THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
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Beginning **Echoes of Greatness—By John S. Wise**

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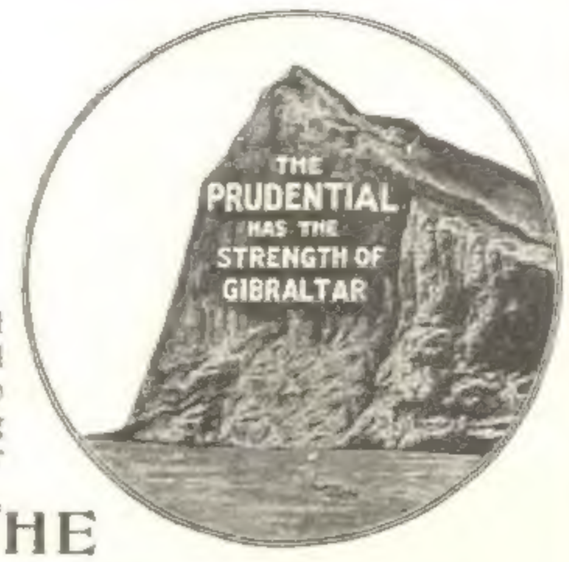

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Echoes of Greatness

By John S. Wise

Author of The End of an Era

I—John Tyler

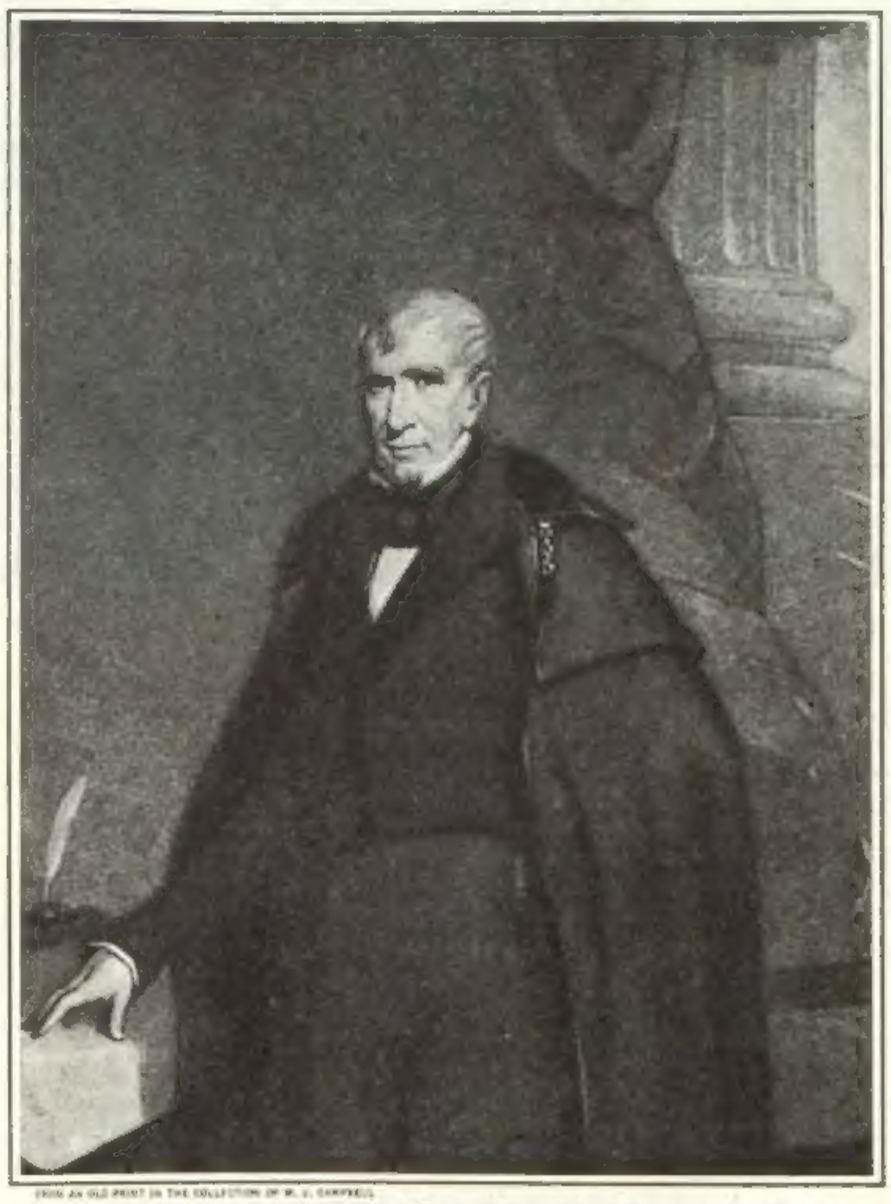
OH, FOR an hour of the happy childhood in which I first laid eyes upon ex-President Tyler! It was in the early fifties. I was a little bit of a freckled-faced boy with the skin peeling off my nose, and sun-blisters on my mouth, barefooted and bareheaded. My father, who was devoted to his children and loved their companionship, had taken me with him on a fishing trip to the Virginia Capes. We had spent a glorious week on a sloop, and I had fished and bathed and run about upon the shore until I was burned and blistered. When the time came for our return to civilization my underwear was a veritable shirt of Nessus upon my blistered back, and Jim, my father's valet, spent hours smearing me with buttermilk and other remedies to alleviate the pain before I could wear a garment with any comfort. When our excursion was ended our sloop, in order to save time, sailed out into the Chesapeake from Fisherman, and hailed the steamer that plied daily between Cherrystone Landing, on the Eastern Shore, and Old Point Comfort. Our party was then transferred to the steamer in the middle of Chesapeake Bay, leaving the sailing vessel to return at her leisure. The bay was rough and the transfer was no easy matter, with the sloop and steamer bobbing up and down, side by side. I hesitated about making the spring from our boat to the steamer. My father had no patience with timidity. After I had blinked one or two good opportunities to jump, he lost his temper, seized me by the collar and the seat of my trousers and tossed me mercilessly across the boiling waters into the arms of a sailor standing at the gangway. Safely aboard the steamer, we soon reached Old Point, and thence she headed for Hampton, at which point the steamer, in those days, touched on her way to Norfolk.

Old Point was nothing like what it is now. None of the great hotels had been built. The old Hygeia, near the sally-port of the fortress, was a small affair: Few of the officers' quarters now seen outside the fort were built. The causeway that now leads to Phœbus was not constructed. Land was reached by a long bridge. Where the town of Phœbus now stands was farming land. A small female college occupied the present site of the Soldiers' Home. There were no railroads of any kind on the whole peninsula between the York and James, and on the great Newport News plantation, now the site of a thriving city, with shipyards and a population of thousands, were not a dozen people, white and black. Hampton was the only place in the vicinity of Fortress Monroe of any considerable population. The old settlement antedates the first coming of the English, for when John Smith and his companions arrived at Point Comfort in April of 1607, they found on the present site of Hampton the thriving Indian village of Kickotan, and often returned there from Jamestown, in the "starving time," to buy corn from the Indians. I remember that my father pointed out to me then, or at some other time, the place at which John Smith, in his narrative, says he shot an immense number of wild fowl in company with two companions, when he went to Hampton to buy corn in the winter of 1608. While with a boy's eagerness I was taking in all the points of interest, the wind blew my hat overboard, and my father gave me a sound lecture on carelessness, which had not ended when the steamer slowed up at the Hampton wharf. There, among the crowd waiting for the steamer, stood a striking-looking old gentleman, whose face, the instant he saw my father on the steamer's deck, beamed with recognition, and to whose joyous greetings my father made prompt reply, forgetting all about the loss of my hat in the pleasure of meeting an old friend.

"Why, there is President Tyler!" he exclaimed, but the announcement was hardly necessary, for those around Mr. Tyler were shaking his hand in good-bys with such cordiality and showing him such marked attention that there was no mistaking his being an important personage.

As soon as the gang-plank was down, he came aboard and hurried up to the promenade deck where we were. He and my father greeted each other with almost boyish ardor. He was then over sixty years old. Yet, as I remember him, he mounted the companionway with a step almost agile, and his voice, though rather thin and high and piping, was exceedingly agreeable and sympathetic.

Mr. Tyler was, in appearance, of the old-fashioned type of country gentleman, then quite common, but nowadays almost extinct. Occasionally one comes across it, even to this day, in the Middle West, but rarely elsewhere. He was a tall, thin, flat, clean-shaven man, dressed in neat but not over-new black broadcloth. He wore a standing collar, open at the throat, and a soft black neckcloth with pointed ends. His waistcoat was cut low, displaying a spotless shirt-bosom of fine material. I think he wore calfskin boots. I remember being as much impressed by his narrow, flat feet and thin, long fingers as by his striking face. His head was well turned and carried high upon a thin but muscular neck. The Adam's apple at the throat was prominent, and, in its constant play, calculated to fix the small boy's attention. He had a high, receding forehead, from which his thin, light hair, not very gray, was brushed back; a prominent, beaklike Roman nose and a chin not strong and aggressive enough to suit the ideal of to-day. His eye, blue as I remember it, was open, bright, clear and kind, and his mouth was firm and pure and sweet in its expression. Goodness and kindness and love and sympathy for his neighbors enveloped him like an atmosphere, and few men came under the spell of his personal attractiveness without feeling kindly toward Mr. Tyler, whether they agreed with his political views or not. I think this indescribable sympathy and charity for all mankind were two of the most potent factors in his political triumphs. Mr. Tyler was sixteen years older than my father. So that when he attained the Presidency in 1841, at the age of fifty-one, my father, then in Congress, was but thirty-five, a difference in age which seems much greater, at that period of life, than when men grow older together.



FROM AN OLD PRINT IN THE COLLECTION OF W. J. CAMPBELL

Wm. Henry Harrison, the First President of the United States to Die in Office

When Harrison and Tyler were candidates my father was a fiery, impetuous and eloquent young Whig Representative in Congress from Virginia, who had denounced Van Burenism with all the power of his fierce invective. He went into the Harrison and Tyler coalition of 1840 with heart and soul to accomplish the overthrow of what was known as the "Spoils" system of the Democracy. Heartily with him, but upon much more conservative lines, was his father-in-law and my grandfather, John Sergeant, of Philadelphia, who was also a Whig member of the lower House. Mr. Sergeant was at that time over sixty years of age—a thorough-paced Federalist, a Bank man, a devoted admirer of Henry Clay, and a Whig who centred all his hopes upon the election of General Harrison.

A coalition between the Whigs and the Anti-Van Buren Democrats was the only means by which the defeat of Van Buren could be accomplished. That coalition was brought about by the selection of John Tyler, of Virginia, an Anti-Van Buren Democrat, as the candidate for Vice-President upon the ticket with General Harrison, whose antecedents were Whig and Federalist, for President.

The record of Mr. Tyler was perfectly well known when he was nominated. My father, his fellow-Virginian and personal friend, saw in him the material for strengthening the coalition, and, from the Whig side, was largely instrumental in securing his nomination. He brought to the support of the movement many votes which would not have been cast for it otherwise. Everybody remembers the coon-skin and hard-cider campaign of 1840—"Tippecanoe and Tyler Too" swept the country.

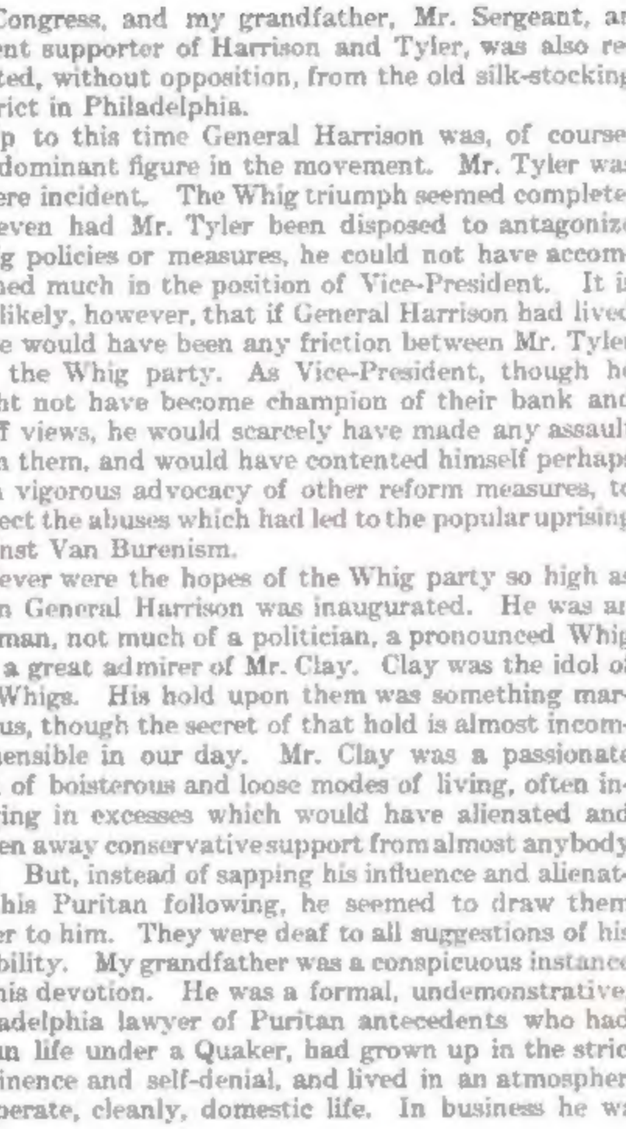
My father, in that campaign, made his famous speech in which he uttered the sentiment, "The union of the Whigs for the sake of the Union." He was himself reëlected

Editor's Note—This is the first of a series of papers by Mr. Wise, embodying his personal recollections of prominent men. Mr. Wise, who was born a Virginian and inherited the Virginian tradition of public activity, served as a second lieutenant in the Confederate Army until the close of the war, but later threw in his fortunes with the Republican party. For many years he has had exceptional opportunities for meeting and gaining the friendship of public men.

to Congress, and my grandfather, Mr. Sergeant, an ardent supporter of Harrison and Tyler, was also re-elected, without opposition, from the old silk-stocking district in Philadelphia.

Up to this time General Harrison was, of course, the dominant figure in the movement. Mr. Tyler was a mere incident. The Whig triumph seemed complete, for even had Mr. Tyler been disposed to antagonize Whig policies or measures, he could not have accomplished much in the position of Vice-President. It is not likely, however, that if General Harrison had lived there would have been any friction between Mr. Tyler and the Whig party. As Vice-President, though he might not have become champion of their bank and tariff views, he would scarcely have made any assault upon them, and would have contented himself perhaps with vigorous advocacy of other reform measures, to correct the abuses which had led to the popular uprising against Van Burenism.

Never were the hopes of the Whig party so high as when General Harrison was inaugurated. He was an old man, not much of a politician, a pronounced Whig and a great admirer of Mr. Clay. Clay was the idol of the Whigs. His hold upon them was something marvelous, though the secret of that hold is almost incomprehensible in our day. Mr. Clay was a passionate man of boisterous and loose modes of living, often indulging in excesses which would have alienated and driven away conservative support from almost anybody else. But, instead of sapping his influence and alienating his Puritan following, he seemed to draw them closer to him. They were deaf to all suggestions of his fallibility. My grandfather was a conspicuous instance of this devotion. He was a formal, undemonstrative, Philadelphia lawyer of Puritan antecedents who had begun life under a Quaker, had grown up in the strictest abstinence and self-denial, and lived in an atmosphere of temperate, cleanly, domestic life. In business he was a



John Tyler

model of precision and punctiliousness. He and his neighbor, Horace Binney, between whom and himself a lifelong intimacy existed, were preëminently types of that frugal, industrious, studious, ever-watchful man of the time, described by the then popular phrase, "a Philadelphia lawyer." He entered into politics as much from a sense of duty as from any desire for its honors. Its emoluments were far below the professional rewards which he abandoned temporarily in order to discharge, as he understood them, the obligations of good citizenship. So distinguished was he for these Spartan qualities, the very opposites of Mr. Clay, that he was chosen as the running-mate of Mr. Clay in the Presidential campaign of 1832. The ticket was Clay and Sergeant. The eccentricities of Mr. Clay did not in the least degree alienate or weaken the admiration and devotion to him of Mr. Sergeant.

The election of General Harrison was believed by the Whigs to mark the inauguration of all their pet policies of bank and tariff. They had absolute faith in the efficacy of those measures. The future seemed full of promise. Mr. Clay was their high-priest. With him to frame and secure the passage of these laws, and with a pliant Executive to approve and enforce them, they anticipated, first, an era

Henry Clay

of great prosperity to the country, later the delayed reward of their idol, Clay, who should be elected, on the strength of a successful administration, to the Presidency, and finally a long lease of power to the Whig party. It was an intoxicating hope, but one destined to be rudely shattered by an unexpected event. And the bitterness attending the reaction was terrific.

General Harrison was sixty-eight years old when elected. He had led a life of great exposure and was decrepit beyond his years. He was literally hand-shaken to death by his exuberant friends within one month after his inauguration.

Mr. Tyler was living at the time in Williamsburg, Virginia. He was a man of simple, domestic tastes, with no talent for money-making. It is a tribute to his honesty that, although he and his father before him had been in public life for many years, with many opportunities to make money, he was very poor. Among his most intimate friends was the late William S. Peachy, a distinguished lawyer of the old burgh, and a connection of mine by marriage. The people of Williamsburg were devoted to Mr. Tyler as one of the most lovable men they had ever known, and Mr. Peachy had an inexhaustible store of anecdotes and reminiscences concerning him. This is the story of his accession to the Presidency as told to me by Mr. Peachy:

After the inauguration Mr. Tyler had returned from Washington to Williamsburg. His life at his home was most unpretentious. There were no railroads, and it required several days to travel from Washington to Williamsburg. The turmoil of the Capital was unknown and almost unheard of in the primitive community of Williamsburg, and one bright April afternoon Mr. Tyler, who delighted in the companionship of his boys, was engaged with them in a game of marbles in a pathway

Henry A. Wise, Father of the Author

leading to his home. The spot, several times pointed out to me by Mr. Peachy, is not far from the site of the old Revolutionary powder magazine. Peachy, who was a young lawyer, with residence and office not far distant, had been attracted to the scene of the game by the hilarity of Mr. Tyler and his sons. They were playing the old-fashioned game of "knucks," and the infliction of the well-known penalties made them all boisterous. Mr. Tyler had to take his punishment along with the others, and when it was his turn to put up the "knucks," the boys reveled in their opportunity. He had lost, and was actually down on his knee with knuckles on the ground, taking his medicine stoically amidst the shouts of the bystanders, when a stranger drove up and inquired for "the President."

Mr. Tyler arose and told him who he was, not appropriating to himself the title, and assuming that it was applied to him by mistake. The stranger, without more ado, delivered his dispatches, which were in deep mourning, and a moment later Mr. Tyler, after breaking the seals and reading, started and exclaimed in great distress: "My God, the President is dead!"

It was the first intimation to any one in Williamsburg that General Harrison was even indisposed. The dispatch-bearer had been sent by a chartered sailboat direct from Washington to Yorktown, and thence had made his way by vehicle to Williamsburg. One may well imagine the different kinds of startling effects produced on the people by this announcement. Up to that time no President had died in office during the fifty-two years in which the Government had existed. Nobody had seriously considered the likelihood of this contingency, especially so soon after the inauguration. It was a great and novel national calamity. But, momentous as its portents were elsewhere, it was an astounding thing to Mr. Tyler himself, and to his neighbors and associates, to find that in an instant, at a time when he had no thought of such a thing, he had been

John Sergeant, Grandfather of the Author, Who Ran With Clay on the Presidential Ticket of 1832

transformed by accident from the *tertium quid* of the Vice-Presidency into a full-fledged President. Mr. Peachy said that Mr. Tyler betrayed unaffected distress and apparently no thought of how the event changed his own fortunes. He at once returned to his house with the tears streaming down his face, for he was a man of deep emotions and sincerely attached to the deceased President.

Later in the evening he wrote a note requesting Mr. Peachy to come to his house. On arrival Mr. Peachy found him arranging for an immediate departure for Washington by the same boat that had brought the news of General Harrison's death. After some general conversation, the President confided to him, with manifest embarrassment, that he did not have the means necessary to defray the expenses of his journey to Washington, and inquired whether he could help him out. Peachy laughed at his anxiety and promptly replied that it was an easy matter to arrange.

There was in Williamsburg then, as there always is in such places, a thrifty merchant who was the money-lender and banker of the community. There was no doubt

(Continued on Page 15)

The Bureau of Abnormal Litigation

By Hugh Pendexter

An Account of the Truthful Case of the Bulldog with the Green Patch, the One-Legged Forger with the Pink Parasol, and the Affectionate Second-Story Man on Stilts

"And There, Atop, was the Thief, and Beside Him a Man, Presumably His Master"

THE short, stout man with the half-closed umbrella gazed at the small, prim metal sign in Warren Place dubiously. It was not so large a sign as to attract attention; yet, once it caught the eye, it was a sign to be remembered. And apparently the stocky individual was perturbed as he studied it. His eyes were worried; his fat face worn. He shifted his glance to the short flight of stairs and sighed—not at the steps, but at his thoughts.

"I'll try it," he muttered, jolting his silk hat forward until the brim almost rested on his nose. "It's my last chance." And up the steps he panted, his umbrella deployed in advance. On the landing a black hand on a yellow background pointed an index finger at the door three feet away. And on the door a fac-simile of the street sign fascinated the newcomer's pale blue eyes. It read:

EZRA STACKPOLE BUTTERWORTH
Attorney and Counselor
at Eccentric Law
Expert on Unusual Branches
Bureau of Abnormal Litigation

As the door opened, the stout man saw a little, old gentleman of prim demeanor, whose clean-shaven, sharp features were nearly half-hidden in the wings of an old-fashioned collar, seated at a spindle-legged table, while his twinkling black eyes were fastened intently on a plaster-of-Paris dog. The visitor, as in a trance, observed the dog had two spots on his back.

"Ah—Mr. Butterworth?" inquired the stout man, fumbling with his umbrella uncertainly and almost opening it.

"At your service," saluted the attorney, reluctantly placing the toy aside. "Do you call on business?"

The caller mumbled an affirmative and tilted back his hat to mop his brow, then removed his hat altogether and looked inside as if seeking words.

"Take a chair," invited the attorney, sweeping his black eyes swiftly over the other's pudgy form. "I suppose you saw my sign. I trust it impressed you as it is intended to impress all prospective clients—*id est*, I only take up the abnormal cases at law. If your case be prosaic I shall recommend you to Blank, Durgin & Smith in the next block."

"I guess the case is peculiar enough," groaned the stout man, suddenly finding his voice. "That's just the trouble. No other lawyer will touch it! Maybe you won't care to. You see, it sounds as if I'm crazy."

"Ah," and Mr. Butterworth nodded knowingly. "Being based on exact truth, my brothers at the bar distrust it, eh? Well, state your case. My retainer is one hundred dollars. I can tell inside of five minutes whether or no I'll serve your brief."

"Let's take a bird's-eye view of it first," suggested the stout man nervously. "What would be your first impression of a defense that charges a dog, wearing a green patch over his left eye, with grand larceny, and a one-legged man, carrying a pink parasol, with forgery; both aided and abetted by a postman in the innocent discharge of his duty?"

"It sounds promising," declared the attorney, displaying more interest. "It sounds as if it teemed with truth. Frankly, if it were not for the canine ingredient I fear I should have to ask you to excuse me, as I am not a detective. But the dog appeals to me. This," and he picked up the toy, "is a model of a dog on which the celebrated Burley homicide case pivoted. I was for the defense and obtained an acquittal. My client was within an ace of the electric chair. It was proved the murderer was accompanied by a coach-dog. Such a quadruped was found harbored on the defendant's premises. But one of my assistants, an expert on aniline dyes, proved the animal in the Burley coach-house was not a coach-dog, but had been given his spots with aniline dyes with a coal-tar base; and he demonstrated the spots had been affixed since the date of the homicide. The toy here represents the animal after all but the true spots had been eliminated in the courtroom. Jethuel!"

In response to the call, a tall, thin young man with tired-looking eyes entered from another room and stood at attention.

"Jethuel," inquired Mr. Butterworth, "on what did the Mulgy will contest, settled last month in surrogate's court in our favor, hinge?"

"On a dish of sliced cucumbers offered in evidence by the proponent," returned the young man.

"That is all." And, after the assistant had retired to his chamber, the attorney smiled shrewdly and observed: "Simply some illustrations of our unusual scope."

"You satisfy me, "cried the stout man, "that this is the place to leave my case! I'll admit I didn't care to repeat all the hateful details only to be laughed at again. That's why I wished you to take a bird's-eye view of the facts. Now I'll draw a check. My name, you'll observe, is Anthony Mackle."

Mr. Butterworth smiled pleasantly, recognizing his client as a heavy dealer in steel, and closing his eyes directed: "Now for the details. By the way, how long have you in which to serve your answer?"

"Just a week," sighed Mr. Mackle. "And until I saw your sign I believed I must lose by default. I don't care about the money, but I hate to be done."

"I understand," nodded the other. "Proceed."

Mr. Mackle cleared his throat and began: "Some seven months ago the firm of MacDigbie & Bigbie sought to interest me in certain coal properties, but, though at first I thought well of the deal, I ultimately refused to allow my name to be associated with the proposed corporation. Then they changed their tactics and wanted me as a silent backer. They frankly confessed they must obtain capital to float the enterprise, but explained that the use of my name was as good as the cash. They didn't care to mortgage their holdings, or to sell a large amount of stock at a sacrifice. They said they had a sure thing and wanted to keep it. They didn't need much capital, they declared, to start it going. So they suggested that I indorse their paper for $20,000, they to take it up from the sale of a small block of stock. And I was to be liberally treated for the accommodation.

"Of course, I laughed at them. The proposition was so obviously unbusinesslike that it gave me an excellent opportunity of dismissing them. Well, I heard nothing from them for a week or so, and had almost forgotten about the entire matter, when one afternoon Hiram MacDigbie called at my home and found me in the garden. I have quite a fad for roses, you know, and walk there every afternoon. He handed me four promissory notes, filled out for $5000 each, payable six months apart, and asked me as a last favor to look them over carefully before refusing to indorse.

"I was annoyed by his insistence, but as I had originally encouraged him, and wishing now to end it once for all, I took the notes into my library, where I keep a certain pair of spectacles without which I cannot read. He refused to accompany me, but waited outside. I rapidly looked the notes over, folded them and stepped from the window.

"And, sir, I had no more than set my foot on the lawn when a strange dog jumped from behind a clump of American Beauty bushes, and, snatching the slim parcel from my hand, dashed away to the rear of the premises. I pursued, of course, exceedingly angry. You'll observe I'm not cut out for a sprinter, and it was some minutes before I reached the boundary wall. And there, atop, was the thief, and beside him a man, presumably his master.

"The man, as I've observed before, possessed but one leg, and was now holding a pink parasol over his head. Mr. Butterworth, do I fancy you are smiling at that parasol?" Mr. Mackle broke off to demand in some heat.

"Oh, my dear Mr. Mackle," protested the attorney, "not at all. The case is perfectly plain. Only I *do* smile when I picture my precise, in-the-rut brethren, as they must have looked when you reached the sunshade. Go on."

His suspicions allayed, Mr. Mackle continued: "The man looked coolly down at me and produced a mouth-harp. Great Scott! I forgot that in my bird's-eye view. Do I understand that you halt at the harp?"

"Not a bit, not a bit. I should be disappointed if something like that hadn't been forthcoming. It simply completes the equation," mollified the now beaming attorney.

"Nor when I say he softly played a few bars from John Brown's Body?" insisted Mr. Mackle, his voice trembling with apprehension.

"Naturally he would play something; else, why produce the harp?" smiled Mr. Butterworth. "And you'll observe he selected an air an old fellow like you or me would recognize, eh? Perfectly simple. Go on."

Mr. Mackle was obviously relieved and took up his story anew by prefacing: "It sounds so idiotic I hardly believe it myself. I—I believe I mentioned the dog wore a green shade, or patch, over his eye. Yes? Only one lawyer in the whole lot would listen until that point was reached. All the others insisted that though they could swallow the pink parasol at a pinch, as being characteristic of a one-legged crazy man, they must bid me good-day when I arrived at the green patch. You see, they weren't prepared to attribute insanity to a dog.

"Well, to proceed. The man said: 'Hey, Mister! These your papers my pup stole?' And, of course, I said they were, and he tossed 'em down to me, and then, grabbing his dog by the neck, he clambered down on the other side of the wall and out of my view. Then I returned by the way of the front lawn to MacDigbie. On the way back I removed

the envelope, as it was a bit wet from the dog's mouth, and I didn't care to repeat to my visitor my peculiar experience. It was so crazy, you know.

"'Nothing doing, eh?' MacDigbie asked before I could speak. Being out of breath from my run and walk I shook my head. To my surprise he did not expostulate, but called a postman, who was just leaving the house. When the postman had come up, MacDigbie took the papers from my hand, produced an envelope from his pocket, inclosed the notes, sealed it, and then wrote the address with a fountain-pen."

"Next he called the postman's attention to the letter and asked him if he thought it would go all right, eh?" broke in Mr. Butterworth, drawing down the corners of his mouth gravely.

"Why, yes, that's exactly what he did!" cried Mr. Mackle. "He asked him if it could be deciphered, and the postman spelled it out, the name of a down-town legal firm, and said it would go all right. But how did you know?"

"Because it's unusual," replied the other. "And next?"

"Then the stamps were affixed and the postman placed the long envelope in his bag and the two quit the premises about the same time," said Mr. Mackle.

"And the next you heard was a polite request to pay up the first note," remarked Mr. Butterworth.

"That's what," grimly asserted Mr. Mackle. "And I refused and was sued."

"And when, consulting different attorneys, instead of making a simple denial and forcing the plaintiff to prove the signatures, or seeking yourself to disprove them, you insisted on telling the exact truth, the legal lights refused to shine for you," supplied the attorney.

"Exactly," cried the other. "I chased all over town, and every firm politely, but laughingly, refused to swallow bulldogs and green patches, or one-legged men carrying pink parasols and playing on mouth-harps. And it's hurting my business. My friends are suggesting I withdraw from active life and turn over my affairs to younger heads. They say I'm not competent to manage my property.

"Now, I can't go into court without telling the truth, and I guess I'm in a fix. Some of the attorneys I called on have inspected the notes and say the signatures resemble my handwriting very much. What jury or what judge would believe the facts as I have related them?"

"None," agreed the attorney.

"Then what am I to do?" groaned Mr. Mackle. "Must I go into court and be laughed at for telling the truth, and be thought an old liar? Or must I plead incompetency and have the notes set aside, but by so doing have a committee appointed to mismanage my affairs? Or must I swallow it and pay up?"

"We must see to it that the other side tells the exact truth about a few things," explained the attorney. "Their case must be undermined. Please call in to-morrow and I'll have the answer, a general denial, all ready. Of course the forgery was perpetrated when the dog with the green patch had carried the notes to his master, who, an adept with the pen, was waiting on the wall all prepared to affix the signatures. Your habits have been carefully studied, and even the departure of the postman had been figured upon. You see, they have an excellent case——"

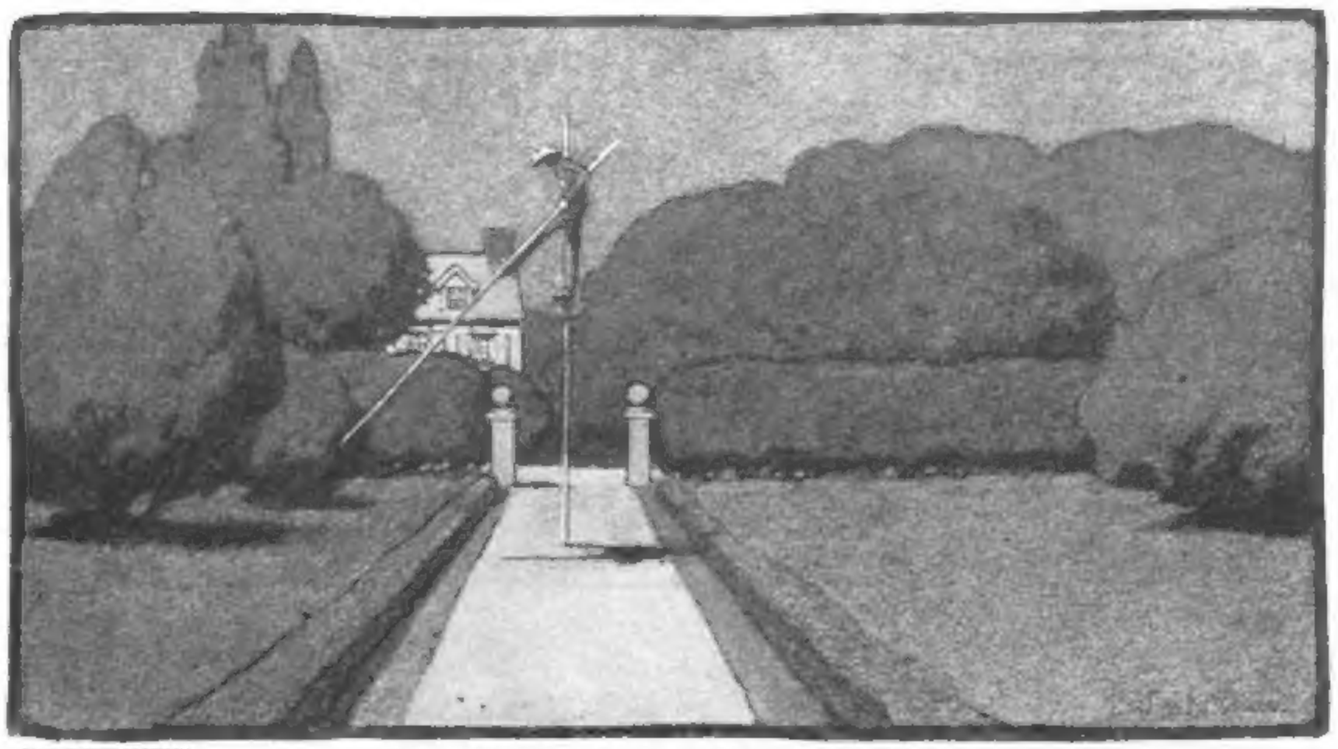
"Abominable!" ejaculated Mr. Mackle in correction.

"I mean from an artistic point of view," explained the attorney gently. "I say, they have an excellent case. You took the notes to your library, as you will testify, and as all will believe. But all that happened between the time you arrived there and the minute you returned to your visitor will be disbelieved. In the presence of the postman you handed over the papers. MacDigbie immediately sealed them up without opening them. The postman was made a witness of the incident and will remember that he spelled out the address and observed the chirography. The legal firm will testify to receiving the indorsed notes shortly thereafter. Ergo, you were the only person who had an opportunity to sign them. For you, yourself, being an honest man, will swear they were not indorsed with your name when you received and examined them in your library.

"If you had looked behind the bushes instead of chasing the dog you probably would have found the man who had so carefully trained the animal. The dog is certainly *particeps criminis*. Who sues, by the way?"

"Fillby, another promoter. It seems Thomas Fillby maintains he advanced the money," informed Mr. Mackle despondently.

"A very pretty case, indeed," smiled the attorney. "I might have known they would not have left the paper



"I Saw Him Wave One Leg at Me in the Moonlight"

with a bank," and he rubbed his hands softly. "I feared at first it was to be rather trite, but the green patch, the parasol and the mouth-harp relieve the monotony wonderfully. Now, you'll excuse me, I know, when I say I am anxious to be alone to work on the case. Don't fret. It's a better case than the one I had recently, where the accused calmly chewed up and swallowed the pivotal exhibits in an infamous persecution. Did it right before the jury, and was acquitted for want of evidence against him, although counsel insisted he could be prosecuted for receiving stolen property."

"Might I ask how you came to join this branch of the profession?" inquired Mr. Mackle humbly, as he stood hat in hand.

"I didn't join it," corrected the other. "I created it. There isn't room for more than one expert in this line." Then his eyes grew reminiscent and he forgot his desire to be alone, and leaning back explained:

"I was brought up in a dull New England environment. I was always attracted to the unusual phases of life, called abnormal because so little observed. When I entered the law I saw many instances where the exact truth would have saved a case, but was ignored because of a fear it might not be believed, or because it impressed counsel as being trivial. I have mastered the peculiar happenings of life. I am an expert on the unusual. Hence, my sign. But I forgot. You were departing for home and I was about to work up the case. So good-day, and don't fret."

After the litigant had closed the door, the expert on abnormal lawsuits called in his tall, thin assistant and rapidly outlined the case and gave him detailed instructions. On the morrow an answer, setting up a general denial, was served on the plaintiff's counsel. The latter at once sought the office of MacDigbie & Bigbie.

"I thought you said Mackle was a quitter," he remonstrated. Then he informed, "The old chap's going to fight; and, what's more, he's got that queer card, Butterworth, holding his brief."

"He won't fight very far," sneered MacDigbie. "He'll have to take the stand and tell all about the bow-wow with the green patch and the pink parasol. And who'll believe him? Have the case noticed for the September term. We need the money. I only wish it were twice the amount and that somebody with more nerve than Fillby was the plaintiff. I'm half sorry I picked him."

Meanwhile Jethuel, the slim assistant, dodged in and out of the office of the Bureau of Abnormal Litigation with a quaint smile on his thin lips, and his chief nodded his old head in mute approbation as certain memoranda occasionally were laid before him.

Among the first cases to be set down for trial on the opening day of court was that of Fillby *versus* Mackle,

and the plaintiff's counsel was surprised when the defense acquiesced to an immediate trial.

"Set it down for Friday, Mr. Clerk," directed the Court.

On Friday the courtroom was crowded by attorneys who had heard of the nature of the defense. There were a few who appreciated Mr. Butterworth's strange prowess: all knew they would get the worth of their time. But when the case was called from the head of the calendar counsel for the plaintiff showed some perturbation.

"If it please the Court, my client lives in Ridgway, three miles out, and evidently missed his car, as he is not here. Possibly the case should go to the head of to-morrow's calendar," he said.

"I object, and insist on an immediate trial," protested Mr. Butterworth.

"The case will go over the term unless tried this morning," observed the Court.

But at that moment a postponement was obviated by the plaintiff entering the room on the double quick, his eyes staring, and his person giving every external evidence of great haste.

"I've been robbed of the notes!" he gasped before his attorney could reach his side.

"Exhibits in this case?" questioned the Court sharply.

"If it please the Court," spoke up counsel's oily voice in an endeavor to gain time, "this is the first I've heard of my client's loss, and I wish the case held until I can confer with him more fully."

"Let him be sworn and take the stand," demanded Mr. Butterworth. "I do not wish to embarrass counsel, and if the plaintiff explains under oath that he has been robbed I will consent to anything reasonable. But his *ipse dixit*, unsupported by his oath, ought not to be sufficient to hang up the case."

"Yes, take the stand, Mr.—er—Fillby. Mr. Clerk, swear the plaintiff," directed the Court.

And before counsel could collect his scattered wits the deeply agitated plaintiff had stumbled into the witness-chair and was telling his story. His sleeping-chamber, he mumbled, located on the second floor of his suburban home, had been entered during the night and the four notes in issue stolen.

"How did the thieves gain entrance?" asked Mr. Butterworth sympathetically.

"There was only one. He came in at the window," gasped Fillby.

"Did the burglar use a ladder?" inquired the Court.

"He—he came on stilts," stammered the witness.

"What!" ejaculated the Court, leaning heavily forward.

"If your Honor please, I think it unnecessary to go into the details now," begged plaintiff's counsel.

"Counsel must not interrupt the Court," admonished the judge. Then to Fillby: "Anything peculiar in his appearance? Could you identify him?"

The plaintiff was now wholly at sea, and ignoring his lawyer's beseeching eye he turned to the Court and confided: "Yes, he was awful. First, I was aroused by some one playing an instrument at my window. It sounded like a mouth-harp——"

"Huh!" ejaculated the Court.

"It was playing John Brown's Body," continued the witness.

A court attendant coughed apologetically.

"Yes?" encouraged Mr. Butterworth tenderly.

"Then I sat up," cried Fillby, "and a voice said: 'These, for remembrance'——"

"And then?" whispered the Court, now catching the fever that had caused the audience to sway forward.

"And then a shower of what I afterward learned were violets was thrown into the room," continued Fillby more firmly.

"I believe you said violets?" said the Court.

"He said violets, if it please your Honor," assured Mr. Butterworth softly.

"Very well; go on," admonished the Court sternly.

"Then, sir," murmured Fillby, "the figure appeared—that is, his nose did——"

"How long was his nose, if I may ask?" gasped the Court.

"Three feet," stuttered the plaintiff—"that is, I should say about three feet."

The Court passed one plump hand over his face nervously. "And then?" he asked cynically.

"His face appeared," replied the plaintiff blankly.

"A logical sequence," murmured the Court. "Go on."

(Continued on Page 17)

That List of Bassett's

By Miriam Michelson

"Come—Look," He Said, Nodding Toward the Evidence

IT ALL came about through Senator Thorp's constitutional incapacity to take program. Newberry, the other candidate for the Senatorship, looked at United Power's table of facts and figures and promptly threw up the sponge. There was no use fighting Boss Bassett and the mighty corporation that controlled politics throughout the State—he knew that. Thorp knew it, too, but admitting a fact and being reconciled to it were two widely separated processes to Thorp.

"You're in the fight to stay, Senator?" Bassett had asked by way of preliminary. "You really expect to be reëlected?"

The two men were closeted at the Senator's headquarters in the one hotel at Sacramento. Everybody stays at the same place at the Capital during sessions—even reporters; there is no other place.

"You bet I'm in it! Bill Thorp's no quitter!" answered the Senator.

Bassett passed a fat, white hand over a close-shaven chin. "You can count on your men, I suppose? Or——"

"That's what I can," declared Thorp positively.

"——Or you think you can," amended Bassett softly.

Whereupon Thorp swore roundly; fussed and fumed; announced his absolute conviction of the loyalty of his supporters in a loud, uncertain voice, and then fell silent and uncomfortable, biting his short nails and casting scrutinizing glances at Bassett.

But you might scrutinize U. P's Boss' face till doomsday without finding out anything but what he wanted you to know. I've interviewed Bassett a number of times on the most delicate matters concerning the Boss' boss—United Power. And he has sent me away empty-handed regularly, and yet with a pleased little sense of having been permitted to infer something special; a vague something of an intimate and confidential nature which the Boss intimated would be caviare to the mere multitude of reporters.

The old fox—with his small, twinkling, cold eye, his stiff, short hair, his shrewd, sharp nose—oh, I can fancy just how he looked at Thorp!

"Why, look here, Bassett"—the Senator began to bluster; the Boss' smiling confidence disconcerted him—"these men are pledged to me; pledged in black and white."

"Will you——" began Bassett, but Thorp stormed past the interruption.

"And not only with pen and paper, but they're bound to me. I'm no chicken in politics, but when you secure a man's election, as I did Allen's; when you've got a deputy collectorship of the port for a near relative, as I did for Brigham's brother; when you've shelled out money to pay a mortgage pressingly due, which is what I did for Kinafy; when you've spent your own money in their counties, as I have for Grimmin, Glass, Hires, Irton, Johnson, Jamieson and the lot of them—why, you ought to count pretty hard on 'em."

"You certainly ought," agreed Bassett with the openness to conviction that makes intellectual contact with him refreshing.

Senator Thorp got to his feet, puffed out his chest, dug his hand down into his pocket and complacently jingled his money and his keys.

"Well, that's where I stand," he declared with pompous self-satisfaction.

And Bassett looked at him.

"Yep—that's where I stand," repeated Thorp, a bit of irritation at the other's smiling silence betraying itself in his voice and manner. "Well?" he demanded presently

"Well—I wouldn't stand too hard, Senator."

And Thorp began to bluster, drowning the very words he really wanted to hear, in his effort to keep up his own courage.

Bassett scratched his stiff, bristling hair gently, and waited.

"Do you mind, Senator," he asked pleasantly, after Thorp had subsided, "showing me your list? Only the true and tried, if you please, those you're absolutely sure of. You can have my word that I'll take no advantage of your confidence, but I may—be able to—assist—to spare you some trouble and—possible disappointment," he concluded with delicate hesitation

Of course, Boss Bassett is a man of honor, with certain well-defined limitations—everybody knows that. And Thorp knew it as well as anybody. A man isn't in politics in a corporation-ridden State for fifteen years without learning the kind of boss he has to deal with.

"All right, I'll show it to you. Not for the reasons you give, but to prove to you what good grounds I have for feeling confident of reëlection." He pulled a slip of paper out of his wallet and, tapping it knowingly with his forefinger, said: "You're not the first man who has seen it. Newberry, who's got twenty votes——"

"Newberry did have twenty votes," put in Bassett quietly.

Thorp looked at him a moment, irritated, incredulous inquiry in his face. Then he hurried on:

"Newberry thought some of these fellows might have been repeating on us; so yesterday we got together, he and I, and just quietly compared notes. By Heaven, there wasn't a single man on his list that was on mine! The men pledged to him were true to him. The men pledged to me were true to me."

"You mean true, in your case, so far as Newberry is concerned; and in his, so far as you are concerned," remarked Bassett imperturbably.

"I mean—what's that? I don't understand you." Thorp was agitated.

"There's a third candidate—Trewhitt."

"Bah! If I have twenty-eight and Newberry twenty, his votes are bound to come to me after a few ballots."

"Of course, of course, if you *have* twenty-eight and he has twenty."

"What the devil do you mean?"

Bassett held out his hand for Thorp's list; then pulled two papers from an inside pocket and laid the three sheets side by side on the table.

"Come—look," he said, nodding toward the evidence so openly displayed.

And Thorp looked. There was Newberry's list with more than half of the names significantly checked off, and beside it on Bassett's list, boldly standing out and paralleling Thorp's own, name for name, was the record of his men gone over to the enemy—pledged to Trewhitt. It ran something like this:

"Allen—$2000.

"Brigham—Harry Brigham (son) in the Mint.

"Ewing—post in U. P. office, S. F.

"Grimmin—$3000.

"Glass—can't be bought.

"Hires—$2500.

"Irton—$2500.

"Johnson—can't be got.

"Jamieson—doubtful.

"Kinafy—$1500.

"Klein—$2000. . . ."

And so on down the list. No wonder Thorp looked shocked; he had been outbid, without even a notification that he must bid higher.

How did I get it all? Through Thorp, of course. State Senator Newberry had taken his defeat like a philosopher ("a base, truckling coward," Thorp now called him), and was working busily in the Trewhitt camp, with an eye out for future contingencies. But Thorp—oh, Thorp was just dancing with rage, just piping-hot, brimming over and a-tiptoe to pour his tale of woe into a sympathetic ear!

And instead of one he found two—or rather four: mine and Ted Thompson's. Aiken was there, too, to sketch the rampant Thorp in action, while we listened and questioned—but artists don't count, and Aiken anyway never hears a word that's going on.

But really Ted and I hadn't much questioning to do, Thorp was so ready. If we had caught him ten minutes later, he'd have had time to bethink himself that a corporation outlives individuals, scandals, charges, proofs and popular indignation; that United Power has a long memory; and that a certificate of political death from Bassett is all that's necessary before burial promptly takes place. But when Ted and I overheard Newberry on the Capitol steps inveighing against Thorp for cutting him dead in the Senate chamber that morning, with one accord we turned and made for the hotel.

While Ted scurried through the bar, the billiard-room and up to the Senator's headquarters at last, I 'phoned for the artist—and when we got to Thorp's plush parlor, Teddy had him neatly corralled and not another reporter on the horizon.

"You can have it all to yourself, you lucky girl," Ted said when Thorp had been turned inside out and left for remorse to seize upon him. "The Times-Record's committed, you know, to the belief that U. P. is the noblest and most generous of public benefactors. I'll give the office the facts, of course, but they'll only print an obscure paragraph, vaguely alluding to rumors, etc., so you've got a bully

"Scooped Me, Have You, Rhoda Massey?"

thing for your own. I won't give it away; we'll keep it in the family."

"Whose?" I asked, thanking him with a look.

"Why—ours, yours and mine," he chuckled. "Oh, you know it'll come to that one of these days, Miss Massey!" he added. The bold-faced conceit of him!

"I don't know anything of the sort. I'm wedded to my art, Mr. Theodore Thompson," I said haughtily.

"Tell that to McCabe," he jeered.

"Mr. McCabe would be interested," I remarked demurely.

"Rhoda!" It was half appeal, half affected dismay. "You haven't been and gone and taken a base advantage of my being busy to go and get old McCabe to fall in love with you! How do you know that I won't get a little leisure one of these days ——"

"I do know," I interrupted, "that we're both a bit intoxicated over getting this lovely grind on the whole Senatorial situation. And I know, too, that I'll never be able to hold you in a breach-of-promise suit, Ted, for you could always claim that the offer had been made—or scantily implied, rather—under intense excitement induced by the prettiest scandal that ever scandalized scandalous Sacramento! I'm off to work—I want a denial from Bassett. Of course, he'll deny till he's black in the face. But there'll be Senatorial investigations, won't there, and deputations from the city, and mounting in hot haste all over the political battlefield? Oh, dear!"

"Yes, darling," he said attentively.

"Ted Thompson," I flared at him, "take care! I see signs of paresis and ——"

"No, you're too modest, Rhoda. It isn't invariably a symptom of alcoholism or approaching imbecility to care for you ——"

"Shoo!—Oh, there comes Thorp!" I cried.

"He'll want to retract—scoot, Rhoda!" Ted whispered, "and I'll cover the retreat. The T-R. will print all the retractions he wants, but you don't have to, you lucky little thing!"

I hurried up the stairs, but before I got to my room I heard Ted say sweetly:

"Not the slightest use in the world, Senator. Of course, so far as the T-R. is concerned, I'll fix it all right, but I just left Miss Massey at the telegraph office; the whole thing's on the wire by now and the News'll have it sure. The only way you can stop it is by reaching McCabe himself. Suppose you get the next train and go down and see him?"

Suppose he did! I grinned. It would keep him out of the way of the other reporters. As for reaching McCabe, that duck of a Ted Thompson knew as well as I that McCabe simply can't be reached, and that the News' whole policy as a rabid anti-U. P. paper made this bit of news so valuable that all the Senator's horses and all his men and barrels of money couldn't buy it back again.

. . . . . .

Now, a Secret Investigation is a direct challenge to the Press. It's an insulting way of telling newspapers to go about their business, which, of course, is to find out by surreptitious means the very thing which is surreptitiously being kept from them—or, rather, which the politicians are attempting to keep from them. For I never yet knew of a star-chamber session, from a Grand Jury meeting to the solemn silences in the U. S. Senate, that kept secret secret things; they're the one thing sure to leak.

So at first we were hopeful up at Sacramento when the Legislature appointed a committee "to investigate charges made by a certain newspaper in the city and county of San Francisco, besmirching the fair name and fame of California; stabbing to the very vitals the reputation of legislators of this great State, legislators who—if the said grave charges shall be substantiated—must be driven with scorn and loathing forever from the honored seats of public office; driven to the festering haunts of obscurity and left to rot there in their own infamy!"

I quote from the resolution introduced by the Honorable Horace Kinafy, of Grafton. It was a beautiful speech, quite Kinafy. A grandstand play, Ted said; but McCabe believed it to be indignation due to the Honorable Horace's discovering that he had been sold—too cheap.

McCabe came up, you know, when I wired him that I was summoned to appear as a witness at the Investigation. Ted wasn't in it to any extent, for the T-R. had carefully belittled the whole thing. But my, I was glad to see McCabe's big-coated figure stalking into the Saddle Rock where Ted and I were at breakfast! It gave me the snuggest feeling of being personally conducted.

For a Moment I Swung There

"Hey, Rhoda, has the sun just come out?" Ted demanded, as I jumped up to meet McCabe's outstretched hand.

"No, Mr. Thompson, the father's just come up—the journalistic daddy of Rhoda Massey, who feels just as safe when the News' News Editor's on deck as ——"

"But suppose the Managing Editor had come up instead?" McCabe asked, still holding my hand.

I made a wry face. Old Broughton has always been a figurehead on the News. I knew that McCabe was really running things the very first day he took me into the office in spite of Bowman's prejudice against women-reporters.

McCabe laughed and, sitting down at the table, called for a cup of coffee.

"So you don't approve of your Managing Editor?" he asked, smiling—he was positively shining with good nature this morning. "'Miss Massey, rebel,' is the way they put it down at the office."

"I don't approve of Broughton," I insisted. "Nobody does."

"I said your Managing Editor," he repeated significantly.

"Not ——" I looked at him. Of course it was, it was gratified ambition that beamed from his face; you couldn't mistake it! "Oh, Mr. McCabe," I squealed, "congratulations!"

And we shook hands all round the table.

"But it makes a fellow feel a bit as though he were butting in on a Thanksgiving breakfast, or some family function of that sort," growled Ted. "She's ungrateful anyway, Mr. McCabe. Here have I been coddling and comforting my hated rival ever since she jumped with both feet into politics. She's the most-looked-at woman in Sacramento. Raw young assemblymen yearn to meet her. Shy old State Senators are afraid of her. And all this time, instead of throwing bombs at her for holding the centre of the stage so cheekily, I've been playing guardian and masculine prop and shelter. Yet the minute you appear she flies to your bosom like a poor little dove who's been all alone among hawks. Fie, Rhoda!"

With a nod he was about to leave us to talk things over when McCabe put out a hand to detain him.

"I say, Thompson," he said slowly, "why not really butt into the News family? There's a news editorship vacant since Saturday. Bowman's too limited or he'd have it. What do you think?"

"Oh—jolly!" I exclaimed.

Ted hesitated. "Thanks—I'm awfully obliged, Mr. McCabe, and appreciative, too. Will you let me think it over? A desk position doesn't tempt me. I wouldn't have the City Editorship on the T-R., you know, because I've always had a sneaking feeling that perhaps I could write some day—something other than newspaper stuff. But, thank you, I'd like to work for you—and can it stay open just for a day or so?"

McCabe nodded. Ted went off and we got down to business.

"It's all straight, eh, this Thorp-Bassett stuff?" was McCabe's first question. "Confess now. If this thing's on the level the News'll back you till the last shot is fired. But if it's a fake, Rhoda, I want to know now before we go into action and—and the News'll back you just the same, of course. But 'pon honor, now?"

"Don't be so heroic, Mr. McCabe," I grinned. "Of course it's all true, every word of it. Thompson could corroborate it, only it wouldn't be fair to put him in such a position with the T-R. But what makes you think it isn't straight?"

"Thorp denies it ——"

"Phew!"

"In his testimony before the Investigating Committee he disavowed the thing altogether—the main thing, that is, the charge that Bassett bought his men and showed him a list with the market price of legislators attached."

"How do you know what he said in committee? Even Thompson can't get a line from the inside, you know."

"Neither can I—for publication. But we got this as a private tip on condition the News shouldn't make use of it. The thing, the one thing on earth that we want now, is a copy of that list of Bassett's ——"

"Well, you're modest!" I cried.

"It'll be produced before the Investigating Committee."

"No!"

"Yes, it will. Not by Thorp—he has recanted all right; donned his hair-shirt, walked barefoot to the U. P. office, and is now groveling for Pope Bassett's forgiveness. But, you see, this ruction of yours has stirred Newberry up. He sees a chance, with Thorp out of it and Bassett's man Trewhitt blasted as effectually by suspicion as Cæsar's wife might have been, and his usefulness to United Power impaired by the fact of his being labeled a U. P. man. So Newberry (to whom Bassett showed that same precious document, of which Newberry promptly made a copy) is going to produce it; or rather, to get it indirectly before the committee; have it found by some one in some mysterious way that won't connect him with it. And then—posing as the great reconciler by instancing his submission to Bassett as evidence of loyalty to United Power, and the fact that he was not Bassett's candidate, as recommendation to the Independents—he'll just naturally gather in the Senatorship."

"Oh, he ought to give it to us—that list!" I cried. "He'll owe it to us. He was out of the running before ——"

"Yes, he ought. But he doesn't dare. Bassett'll watch him like a hawk after this, and connection with an anti-U. P. paper right after the Thorp exposé would be too violent. No, there's no thoroughfare there. But—I'd give my new baton for that paper, Rhoda Massey."

"The stenographer ——" I suggested.

He shook his head. "It's Benson."

"'Abandon hope, ye who!'" I moaned. "Benson's like Glass—incorruptible."

He laughed. "Well, come on. It's a great fight, anyway, and the office is pleased to be pleased with you, Miss Massey, and if the small sum of twenty more per would be considered any testimonial of our appreciation, why ——"

"Oh, how nice of you!" I cried. "I'll actually be able to pay for the gown I've ordered for the Inaugural Ball and ——"

"Don't. Charge it to the office. And make it a corker, mind you, and do us credit."

He kept me laughing all the way up to the Capitol. McCabe's hair is getting gray and his lean, strong face can be grim at times, but he's as boyishly interested in newspaper gossip as Forbes, the green reporter, is. And he does tell a story beautifully.

Positively, when I walked with him into the Supreme Court rooms, where the Investigation was being held, and we met Wilson, the News' lawyer there, I was ashamed to remember how I had quaked when the formidable document subpœnaing me had been handed to me. Even if my story had been a fake, with McCabe to back me, I think I could have gone on the stand and lied like a—Senator!

McCabe was called to testify first.

Where had he received the information that he published January 3?

From Miss Massey, at Sacramento.

Had he investigated it before he published so grave an accusation?

The News never found it necessary to investigate Miss Massey's stories.

Did the gentleman mean to have this august body infer that merely on an irresponsible reporter's gossip, on the sending in of a fake (such his questioner had been informed was the technical term used in journalism to describe this sort of tale), a newspaper would blast the reputation of honored and honorable men?

The News employed no irresponsible reporters, McCabe answered quietly. And for every word Miss Massey had written the News was as responsible as though it were signed by its proprietor.

Very well, the time would come, Mr. Kinafy remarked ominously, when that responsibility would be tested in the courts of this great State. In the mean time the News' Managing Editor was excused and Miss Massey was called.

Miss Massey came. She had been primed by Jack Wilson, the cleverest lawyer in all the West, and her heart was beating with gratification at McCabe's testimonial; but she trembled like a little idiot just the same when she was sworn, and she had a curious double sense of ridiculing herself from the reporters' desk at the very same moment that she sank gasping into the chair McCabe vacated and to which he led her with ostentatious formality.

It was the Honorable Horace Kinafy's lawyer who came to her rescue. He bullied. He started in with a truculent roar, and that gave Miss Massey time enough to get a grip on herself.

And really, after one had sat for a moment in the witness chair, the awful Investigating Committee faded away, and you saw through the official mask they had put on—just $1500-Kinafy, as he was called now; Top-notch Grimmin; staunch, kindly old Judge Glass; Lamson, the lion of San Isidro; Mooney, the boy orator from Siskiyou—and all the other familiar faces that appeared daily at ordinary legislative sessions to furnish copy for newspaper people.

"I call upon you, Miss Massey," Kinafy shouted melodramatically, "to produce the document referred to in the News of January 3!"

"I can't."

"You can't! Do you mean to say there is no such document?"

"I mean to say that Senator Thorp told me there is such a document, but——"

"He showed it to you?"

"No."

"You took it down as he read it to you?"

"No."

"Where are your notes?"

"I didn't take any." Of course I didn't. It would scare away confession from Volubility itself to see itself being taken down in black and white!

"Miss Massey, you don't intend this distinguished body to understand that you wrote your interview with Senator Thorp, so important an interview, from memory!"

"Yes—I do."

"Ah! Then, being fallible, you are liable to be mistaken?"

"In exact quotation—occasionally; but not in the matter reported."

It was then that State Senator Loder sprang to his feet.

"I ask," he shouted, "that this committee ask for its discharge! I demand that the absurdity of considering so flagrant a case of journalistic irresponsibility be recognized! Is so frail and uncertain a thing as a girl's memory to be made the basis of attacks upon the probity of legislators whose honor has never been impugned? Is it possible that this body will further dignify with its attention so trivial a charge, emanating from a notoriety-seeking girl who——"

Both Wilson and McCabe were on their feet then. But I wouldn't let them speak. It was my turn now.

"Mr. Loder," I cried, "if I were to think very hard, perhaps I could remember names that came alphabetically lower down on that list; perhaps, if you give me time, that same frail and uncertain memory of mine——"

But neither Senator Loder nor half a dozen others whose names began with letters in the last half of the alphabet would give me time. They were mighty anxious now to excuse Miss Massey. And Miss Massey herself was not anxious to remain.

"We came off with colors flying, Rhoda," McCabe said as we walked down the Capitol steps, at the foot of which Wilson's automobile was standing. "Wilson's going to take me to the train. Will you come?"

"No—no, thank you. I've something I want to do."

"Thompson?" he asked facetiously, "or the ball gown?"

I shook my head. It wasn't anything so easy as Ted or the gown. As I stood there, preoccupied, watching the two men in the bubble as it jumped, snorted, buzzed and reared preparatively and then dived off down through the grounds, all I really saw was a bald-headed little man with a shorthand-reporter's notebook on his knee, and a page of hieroglyphic hooks and curves—my testimony, which I had seen Benson transcribe while Senator Loder was delivering his oration, and then, mechanically tearing the page once across, let it fall in the waste-paper basket.

From the reporters' desk we had often watched Benson during sessions, when his assistant came to relieve him, transcribe a narrow page of pothooks and then, tearing it across with deliberation, let it fall into the basket at his feet.

And this very afternoon, within an hour, Benson would have just such another page of hooks and curves which, transcribed, instead of revealing the remarks of one Rhoda Massey, would show the cost price of legislators as set down by Boss Bassett, an expert in buying and selling.

And when that slim little page of hieroglyphics should be transcribed where would it go?

Into the waste-paper basket, after being torn across in that methodical, deliberate manner from which systematic little Benson never departed.

But really, really, that narrow page torn in half would not yet have outlived all its usefulness. To any other shorthand man it would reveal the same absorbingly interesting exposure that had startled Newberry and Thorp, and would startle the members of the Commission this very afternoon.

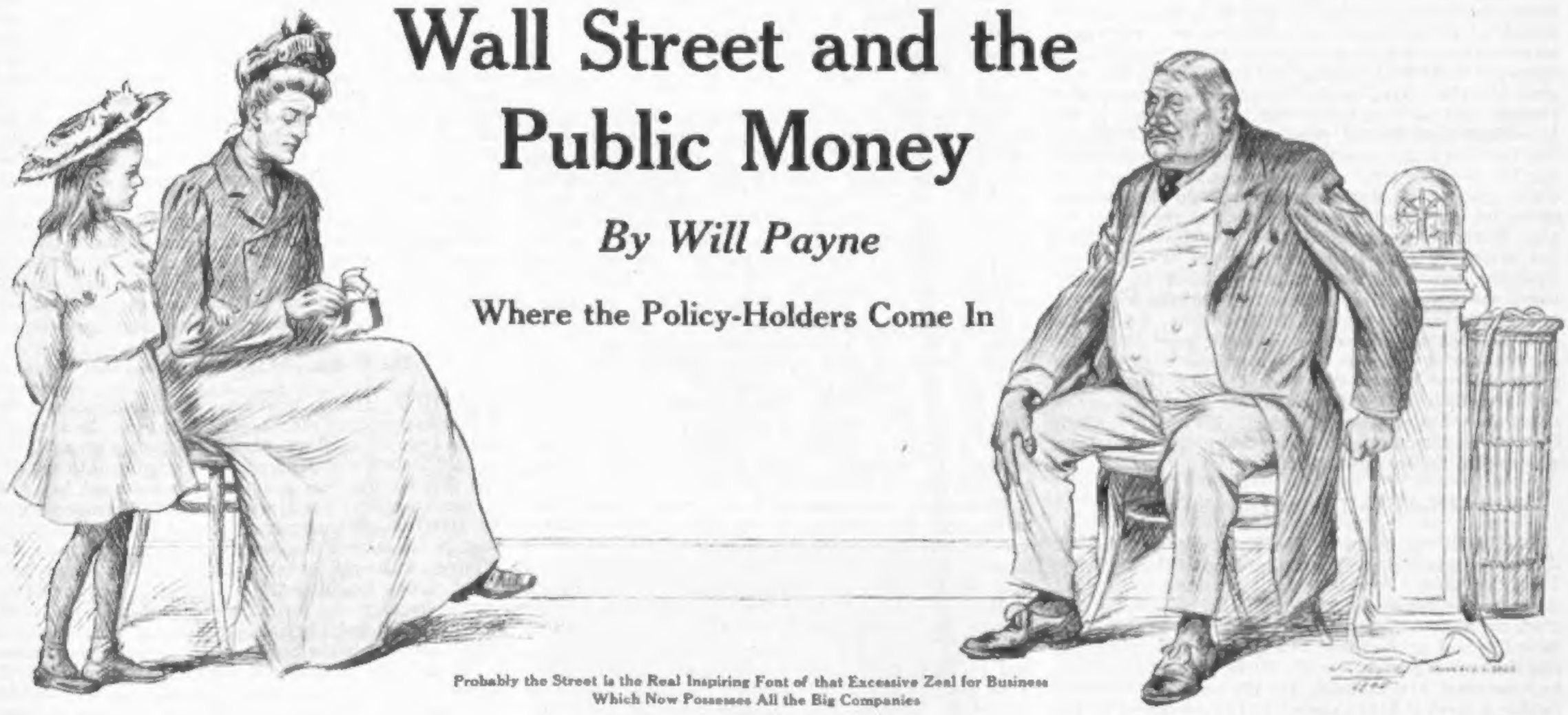
The sessions were over at four. By that time I had hired a stenographer.

"You're to have your typewriter in my room and be ready to transcribe another man's notes," I told him, "from six in the evening till two in the morning. If during that time I want you, I'll come down for you. (I've taken another room for to-night.) If I don't want you, you can go home at two. But you're not to mention my name or let any one know that I've hired you, and you can set your own terms for the evening's work."

I left him then and went upstairs to my new room. It wasn't nearly so large or so airy as the one I'd had ever since the legislature assembled, and it was two stories higher, just under the roof, in fact. But it had some advantages; one was a big old-fashioned transom, exactly like the one belonging to Benson's room, next door.

On the score of my new room being so small and my needing a lot of room to dress for the ball that night, I had

(Continued on Page 21)



Wall Street and the Public Money

By Will Payne

Where the Policy-Holders Come In

Probably the Street is the Real Inspiring Font of that Excessive Zeal for Business Which Now Possesses All the Big Companies

WHEN Mr. Ryan secured the five hundred and two shares of stock that carried voting control of the Equitable Life, he immediately transferred them to three trustees for five years, with a promise that he would renew the trust at the end of that period. Also, he had Mr. Paul Morton appointed chairman of the board with plenary executive powers.

It happened that Mr. Ryan and Mr. Morton had just concluded an arrangement whereby the latter was to leave President Roosevelt's Cabinet and come to New York. The financier had several very large and hot irons in the fire. Besides his Metropolitan Street Railway System in New York, his Seaboard Air Line Railroad, his Morton Trust, Washington Life Insurance Company, National Bank of Commerce and various other enterprises, he was about to enter the lists with August Belmont for the building of the East Side Subway System. He had some able lieutenants; but he wanted a brigadier-general, and he had picked Mr. Morton for the post. Wall Street considered it a fortunate selection for Mr. Ryan.

Mr. Morton was brought up in the railroad business and first came conspicuously into notice in the eighties, when the Burlington road was tied up in the great strike of its engineers. A point of prime importance to both contestants was to win public sympathy for the righteousness of its cause and public confidence in the certainty of its success. To Mr. Morton was relegated the weighty duty of giving out the railroad side of the case to the press, day by day. Old and seasoned reporters still speak with almost reverential respect of the manner in which Mr. Morton performed this duty. Under his touch wreck-strewn and mob-ridden prospects changed to views of smiling peace with a celerity and smoothness that the stage-manager of a transformation scene might envy but never equal. Mr. Morton became vice-president of the Atchison, but it is unnecessary to dwell upon the Colorado Fuel and Iron rebate unpleasantness. He is a very able man, with a quick eye and an even quicker judgment, and every one who comes in contact with him likes him personally.

The deed by which the Hyde, or Ryan, stock was transferred to the three trustees was devised by the Honorable Elihu Root, who enjoys the rather unique distinction of being equally beloved by the highest practitioners of high finance and by the public. By universal consent, whether it is a difficult Wall Street deal or the ship of state, there is no pilot like the Honorable Elihu Root. Mr. Root had been of counsel to Mr. Ryan for some time, and he sustained the same responsible relations to Mr. Hyde when that young man got among the breakers. He is one of the five men who sat in the conning tower all through the manœuvres which ended in the transfer of Hyde's stock to Ryan. The deed that he drew up provides that these trustees shall elect twenty-eight directors (out of fifty-two) who have been nominated by policy-holders, and the remaining twenty-four "in their uncontrolled discretion." There is no adequate provision for taking the votes of policy-holders, and no guarantee that the wishes of a majority of those voting will be observed. In short, this is a sort of half-way "mutualization," it being perfectly clear, as previously explained, that all the way in that direction would do the policy-holders little good. It is half a loaf of mouldy bread, and so may be respectfully referred to the garbage-can.

Of the three trustees to whom voting control was thus given, one is George Westinghouse, the famous inventor and manufacturer—a figure not unknown to Wall Street, nor to the Equitable Life, for Henry B. Hyde was a director of the Westinghouse Electrical and Manufacturing Company as far back as 1895. Another trustee is Mr. Morgan J. O'Brien, Justice of the Appellate Division of the Supreme Court of New York, but unknown except locally.

Editor's Note—This is the fourth of a series of articles by Mr. Payne on Wall Street and the people's savings. The next will appear in an early number.

So the whole strength of the Ryan plan to reinstate the Equitable in public confidence lay in the great name of Grover Cleveland, the first trustee.

The new management promptly showed its sense of the pledge to the public which Mr. Cleveland's name implied by accepting the resignations of Hyde and Alexander, lopping off some graft and, especially, by electing to fill vacancies in the board of directors nine men whose chief recommendation was that they were entirely unknown to high finance. Obviously there was only one thing that the body of Equitable policy-holders could be expected to know concerning the Trenton wire manufacturer, the New York dry-goods merchant, the Cincinnati banker, and so on, who were elected directors—the one thing being that they were not Wall Street men. It was an interesting reversal of the old "eminent director" plan. In the Equitable's straits any director who was not financially eminent would do—and this points a long, bony forefinger to the heart of the matter. The insuring public does not like Wall Street domination of its insurance companies.

Here is a suggestion of what that domination costs policy-holders: At the date of the last statement the Equitable had over $70,000,000 in cash on hand and collateral loans and invested in stocks of banks and trust companies—practically all Wall Street money. The Mutual had about $55,000,000. Both companies earned less than four per cent. on their invested assets, against which there were huge managerial expenses. The New York Life, with a smaller Wall Street fund, managed just to rise four per cent.—also with huge expenses. Side by side with them savings banks earned over all expenses more than four per cent. Now, a difference of one per cent. a year in net earnings means a million dollars a month to policy-holders in the "big three."

We need not now discuss the question of honesty. It was noticed long ago that human judgment is fallible at best, and it is obvious that when a man, in one and the same transaction, is acting for himself as trustee and for himself as an individual, the liability to err is multiplied by two at least. This dual capacity has been a conspicuous feature of Wall Street management of life insurance ever since the elder Hyde made his safe-deposit leases with himself—and perhaps before that. The instance of the New York Security and Trust Company is well known. The New York Life owned a majority of the capital stock; but it decided—in order to meet German requirements—to divest itself of all stock investments. So the trustees, acting for the company, sold the stock of the trust company to themselves as individuals. The insurance companies realized a handsome profit on the sale. But the directors individually could have realized an equally handsome profit on the purchase. The $64,000,000 assets of the trust company include, undoubtedly, a large deposit from the insurance company, and it must still bother the trustees at times to decide just how much of their policy-holders' money they should, with even-handed and scrupulous justice, deposit in their trust company at about two and a half per cent. interest. The condition which Cæsar desired for his wife is equally desirable for gentlemen who control the savings of a million men.

Inadvisable for You, but Profitable to Me

ANOTHER illustration: The Equitable Life in 1902 owned a majority of the capital stock of the Equitable Trust Company. It was decided to increase this capital stock from $500,000 to $1,000,000, and to sell the new stock to old holders pro-rata at $150 a share. The Equitable Life took only a third of its allotment, the remaining two-thirds being taken by Mr. Hyde. He testified that he considered it inadvisable for the company to invest further in stock at $150 a share. But he considered it very advisable to invest in it personally at that price. A year later the trust company's capital stock was increased to $3,000,000 and the new stock was offered at $500 a share. This time the Equitable took its full allotment. Of course it would have been very much better for the company if Mr. Hyde had let it buy the stock at $150 a share, instead of $500. It is the most annoying feature of these cases, to the gentlemen chiefly concerned, that their honest mistakes of judgment seem to occur so uniformly when they are acting as trustees and never when they are acting for themselves individually. I am sure they deplore this.

The Equitable owned a controlling interest in the Western National Bank of New York. For the purpose, apparently, of gratifying the Wall Street ambitions of Messrs. Hyde and Alexander, a consolidation with the National Bank of the United States was brought about, and presently—in connection with the Mutual Life and Thomas F. Ryan—a further merger in the present National Bank of Commerce. The Equitable could have sold its original holdings of Western National stock at $600 a share. After the first merger it had the equivalent of $210 a share. National Bank of Commerce stock has recently sold a little over $200 a share. This was one of the high-finance "coups" that Mr. Alexander was so infatuated with.

More than once the Equitable Life bought stock of the Equitable Trust Company in the open market at prices

The New President of the Equitable—"A Very Able Man with a Quick Eye and an Even Quicker Judgment"

ranging from $640 to $750 a share, and sold the same stock to various of its friends around $500 a share. Mr. Hyde appears to have had a peculiar sliding selling scale. In 1900 the Equitable Life bought stock of the Mercantile Trust Company at $800 a share and later at $1000 a share. It made sales of this stock as follows: To George J. Gould and to E. H. Harriman at $500 a share; to H. C. Frick at $850 a share; to M. L. Schiff at $900 a share. The sale to Frick at $850 was made on the same day with the sale to Gould at $500. Possibly Mr. Hyde had a dim prevision of that Frick report.

Since the sale of its New York Security and Trust stock, the New York Life has not had any directly-attached tail of monetary institutions such as the Equitable and Mutual are so liberally provided with—the former holding stock in seventeen banks and trust companies, the latter in twenty-one. It was said in Wall Street, and commonly reported as a fact, that New York Life money helped Mr. Morgan to finance his second United States Steel bond syndicate and his International Mercantile Marine consolidation—neither of them ventures which would give policy-holders any particular comfort. The annual statements of the New York Life show no holdings of steel bonds, nor of the great steamship combine. No doubt, therefore, the reports were unfounded. Yet it would be easy for a company under present conditions to put millions into those or any other ventures without showing a dollar invested in them in its official statements. An affiliated Trust Company could carry the bonds—against a cash deposit of life-insurance money.

The uniform worthlessness of the annual report, so far as concerns the disclosure of anything that the officers wish to conceal, is shown throughout. These reports, be it understood, are made to the State authorities once a year on a fixed date—the thirty-first of December. Back in Mr. Beers' time, the New York Life had a line of Erie preferred stock that showed a round loss. So on December 30, 1889, the company sold this stock to a friendly house, and on January 15 bought it back at the same price. Thus the statement of December 31 showed no Erie preferred. The next year Erie preferred was still lower. Again the company sold its stock to the same house just before the time for the report, and again, directly after the date of the report, bought it back again.

The Equitable Life makes large advances to agents against their accruing renewal commissions. Such advances, on December 31 last, amounted to $7,327,825. But away back in 1894 the insurance commissioners of New York, Massachusetts and other States had refused to admit these advances as assets, considering them much above the line of safe security. So the Commercial Trust Company of Philadelphia, which the Equitable owns, and other trust companies under its control, kindly took over the greater part of its advances to agents, the insurance company practically guaranteeing the advances and, in addition, depositing cash with the trust company to the amount, or well toward the amount, of such advances. The insurance company's last annual report showed only the comparatively modest sum of $1,514,640 advanced to agents; but on the same date its trust companies were carrying, practically with its money and under its guaranty, $5,813,185 more of its advances to agents.

As said before, the Equitable keeps on deposit a huge amount of spot cash—the average amount for the last two years having been upward of $35,000,000. But its annual statements do not show it, for the cash balances are drawn down and put out in loans just before the date of the statement. Thus the average amount of cash on deposit for eleven months of 1903 was $36,120,711; but the amount on December 31, 1903, was only $24,240,921—which by the end of January, 1904, was increased to $39,677,989. The same thing was done systematically for years. So the policy-holder was courteously spared the shock of seeing that over nine per cent. of his company's total assets was lying in banks and trust companies at about two and a half per cent. interest.

These simple illustrations indicate the real value of a statement made once a year on a fixed date, especially when the company is provided with fifteen or twenty "affiliated" concerns by and through which it can perform all kinds of statistical juggling. If the statements were made five times a year, as with the national banks, and on uncertain dates, they might be a little more valuable.

In practice, the State inspection and supervision seldom go beyond merely checking over the items that the company sets down in its report. About once in five years the department at Albany makes a "special examination." Its last volume contains the result of such an investigation of the Mutual Life. It shows that the examiner had a lawyer scrutinize the title to the various parcels of real estate held by the company; that he dutifully checked over its holdings of bonds and stocks and went to the banks to verify its report of the amount on deposit. In the old New York Life case and in the new Equitable case the State department made an examination that really examined only when somebody had put the evidence into its hands and when the public was aroused to a high pitch of interest.

They tell me in New York that all State departments are liable, at spells, to fall under the influence of politicians, and that if Mr. Odell and Mr. Depew and Mr. Platt should agree, at one of those psychological moments, that the Equitable Building on Broadway was fourteen stories high, instead of only eight, it would take the insurance department some time to work out of the trance and convince itself that they were mistaken. This seems strange, but the word of old inhabitants must never be lightly doubted. We have seen that Mr. Depew was drawing a salary of $20,000 a year from the Equitable, besides some $4500 more in fees as a member of the executive committee. He evidently thought the Equitable was all right. Perhaps he told Mr. Odell and Mr. Platt so. The State Superintendent had before him all the facts concerning the Equitable's unfortunate loan of $250,000 to the Depew Improvement Company. As member of the Equitable's executive committee the venerable senatorial godfather of the improvement company voted in favor of the loan. The State Superintendent's report, however, does not mention this unpleasant incident, nor the Senator's verbal and unfulfilled undertaking to see that the insurance company was saved from loss.

The Wolves and the Open Sheep Pen

DAVID B. HILL'S legal services to the company were compensated at the rate of $5000 a year. In a former article I mentioned that, when some people thought the vigilant State Superintendent of Banking ought to investigate Mr. Ryan's trust company, the awkward fact was disclosed that the State Superintendent had borrowed some $400,000 from the trust company on indifferent security and that he dispatched his deputy to Ryan's partner, Mr. Whitney, with a call for help. Altogether, the State supervision, as now constituted, is a rather feeble and uncertain barrier between the predatory instincts that are found in Wall Street and the immense hoard of other people's money that lies in the hands of the insurance companies.

Probably the Street is the real inspiring font of that excessive zeal for new business which now possesses all the big companies. The more new business, the more millions, in the long run, to loan and invest. So new business is secured, although to secure it involves an immediate positive loss to old policy-holders. The New York Life issued last year 185,367 new policies, or almost as many as it had in force at the end of the Beers régime. It received for these policies (first-year premiums) $14,048,537, and it expended in commissions and bonuses to agents on first-year premiums, salaries and allowances for agencies, agency supervision, medical examination fees and advertising $12,291,487. In addition, some part of the home office expenses are chargeable to this new business. In fact, it cost the company practically all of the first year's premiums to get the business. And it cost it something more besides to carry the insurance—that is, some of the 185,367 men whom it insured during the year died and their policies had to be paid. Whence came the money to pay them except from the funds of the old policy-holders? As a matter of fact, the New York Life received in 1904, from all sources except its policy-holders—from interest, rents and the like—$16,334,694, and it expended for all purposes, excepting payments to its policy-holders, $19,543,146, or $3,208,452 more than its total receipts except from policy-holders. Of course, its assets and its surplus grew, because its total receipts from policy-holders were $40,267,994 greater than its total payments to policy-holders. Thus the hoard increased, but it is a bit difficult

for the lay mind to grasp the benefit to old policy-holders in securing new business at such a cost. The Equitable and Mutual, which issued and reinstated last year 127,173 and 109,967 policies respectively, took in from all sources except policy-holders a little more than they paid for all purposes except to policy-holders; but it is safe to say that the new business of the year cost both of them more than it brought in.

New business is something that any well-established life-insurance company can buy, and it can buy as much of it as it wants. It is simply a question of paying the price. The "three giants" are willing to bid high The standard contract gives the agent fifty per cent. of the first year's premium; but seventy-five and eighty per cent. are by no means phenomenal. Big commissions mean rebates to the insured—the agent giving back half or even more of the first year's premiums. The companies all frown upon rebating, and, by offering agents big commissions on the first year's premium and making them large advances against their renewal commissions, directly promote it. If the agent can get a commission of seventy-five per cent. of the first year's premium and a cash advance of thirty-five or forty per cent. more against the renewal premiums, obviously he can rebate to the insured the whole first year's premium and still be ahead. It goes without saying that this rebating is a fraud on the policy-holders who pay the full premium, just as a rebate in freight rates is a fraud on the shipper who pays the full tariff.

Insurance men agree that there is no profit to the company—which means to the other policy-holders—in a policy until the end of its second year. The pressure for new business naturally promotes lapses. A man may take out a policy if fifty or seventy-five per cent. of the first year's premium is rebated to him, have his insurance for a year, then let the policy lapse. Or the agent, wild for more business, may persuade him to take out a policy that his income will not bear. So he lets it lapse. In the main all these first and second year lapses represent a downright loss to the other policy-holders. Last year in the Equitable and the Mutual one-third as many policies lapsed as were issued. Over 33,000 policies lapsed in each company. The New York Life did much better in this regard, reporting only 2500 lapses.

The Solvency of the Companies

ON ANOTHER side, however, the showing is admirable. Last year the total income of the "three giants," including that from policy-holders, exceeded their total disbursements by $94,287,841—all of which was available for deposit in Wall Street banks and trust companies for collateral loans and for bond purchases.

It may be repeated that the companies are perfectly solvent. They could hardly help being. Nothing could break them except pillage on such a scale as would make Attila turn over in his grave, or, possibly, a universal panic among policy-holders. It is easy to understand why. To begin with, as previously shown, they always charge the insured, first of all, with the actual cost of carrying the insurance—that is, with such a sum as, improved at compound interest, will produce the face of the policy at the expiration of the average expectancy of life, as given in their tables, and on the mass of their business this average expectancy is never exceeded. This first cost is about eighteen dollars a thousand on a life that is insured at age thirty-five. To this first cost they add something for expenses, and something more for possible increase in the mortality rate, then something more for "contingencies." So, as regards the cost of carrying the insurance, they are on very safe ground. Moreover, their first cost is computed according to the "American Experience Tables of Mortality," which were compiled a generation ago, and subsequent experience has shown that they are too high. In fact, the mortality actually experienced by the companies amounts to only between eighty-five and ninety per cent. of the expectancy as shown by the tables, giving a further margin of safety. The old-line company whose rate-book I used before charges $22.85 a thousand for straight "non-participating" insurance at age thirty-five—or probably twenty-five per cent. more than the actual net cost (expenses excepted) of carrying the insurance. Of course, this is a good fault in so far as it makes for solvency, and if the policy is "participating" and the company is ably and honestly managed the insured get back the surplus above the actual cost. But it costs you something more to "participate." For a "participating" policy of $1000 at age thirty-five you pay $27.83 a year, or about fifty per cent. a year more than the actual net cost to the company (excepting expenses) of carrying the insurance. Now the company's only fixed obligation is to pay the face of the policy. If there is a surplus you get your share of it. If there isn't any you don't get any. It will readily be seen that the solvency of a company in respect of meeting its fixed obligations may, in sober fact, be compared with the strength of a fortress. The company estimates that, if you take out the thousand-dollar "participating" policy, paying $27.83 annually, it will have $599 cash for you by the end of twenty years. But if it happens to have only $390 you must accept its regrets for the balance.

George Westinghouse, One of the Three New Trustees of the Equitable

Now the "vast bulk" of the business of the big companies is "participating," and a great deal of it has endowment, annuity and other investment frills besides, for which you pay in a still greater excess over the cost of carrying the insurance. The New York Life has 325,120 endowment policies. The Insurance Year-Book, a standard authority, says that eighty-eight per cent. of the outstanding business of the Mutual Life is "participating" Probably the proportion in the other companies is quite as high. A man who ought to know says that, under the average policy written nowadays, the life insurance is paid for inside of seven years—meaning that, within seven years, the amount that the insured pays over is sufficient to cover the cost of carrying the straight life insurance through his whole life.

It must be remembered, too, that the soundness of old-line life insurance is not in the least contingent upon the taking in of new members. Every man pays the cost of carrying his own insurance. For example, the Connecticut Mutual has grown very little the last five years, the number of new policies written being nearly offset by the number that terminated by death or maturity. Yet it is perfectly solvent. Any old-line company that was honestly managed could at any time close its doors so far as concerns new business, and, by simply carrying out the contracts in hand, meet every obligation at maturity. What would happen if new business ceased while at the same time it kept up the huge expense of the business-getting machinery, or what would happen if it were subjected to such a run as would force liquidation of its enormous assets, are things that nobody can tell and that nobody cares to speculate about

Thomas F. Ryan, Who Succeeds Mr. Hyde in Control of the Equitable

It is not the solvency of the companies, in regard to their ability to meet fixed obligations, that is in question. The question is as to the use they make of the vast amount of investment money which they attract to their hands—largely on the false pretense that it is a necessary part of the cost of life insurance. Last year the Equitable Life received in interest, dividends and rents $16,432,852, or 3.9 per cent. on its gross assets—all policy-holders' money. But it expended for home office salaries $1,177,601; for rents, $335,031; for taxes, $1,073,161; for repairs and expenses on real estate, $549,667; for legal services, $204,019; and charged off for depreciation of real estate, $500,000. Here is a total of $3,839,379, which brings the net earnings from its assets down to $12,593,473, or barely three per cent. In addition to the expenses above named the company spent $2,739,379 in salaries to agents, agency supervision, medical examination fees, advertising, postage, stationery and printing. All of this, no doubt, is properly chargeable to the cost of getting new business. If it were deducted from the year's interest and rents we should have less than two and a half per cent. earned net on the invested assets. Also, the company paid $8,350,456 in commissions and bonuses to agents

A handsome booklet issued by the Equitable just before the lamentable row between its president and first vice-president begins by showing that the amount of its insurance outstanding had increased in twenty years from three hundred millions to a billion and a half and the assets by more than three hundred and fifty millions. The author of the booklet argues eloquently that only the sterling worth of the article could have induced the public to purchase it in such vast and continuously increasing quantities over so long a period. When the Beers fight began in the New York Life, that company had 193,452 policies in force and over a hundred millions of assets. It now has 924,712 policies in force and assets of about four hundred millions. Naturally, in a recent official history of the company, the Beers exposures were treated as the merest passing breeze which could not in the least dull the public's avidity for New York Life policies

A Sure Thing—For the Managers

POSSIBLY a question may arise as to how much the public knew about the article that it was buying so liberally. We find in the Equitable pamphlet, compiled when the graft was at its palmiest and the management was anxiously seeking "coups" in the way of doubling up banks and trust companies—like those in Equitable Trust and Western National Bank stocks mentioned above—such sentences as this: "There is one way in which dividends to policy-holders might be largely augmented, but it is a way which will never be countenanced by the managers of the Equitable. That way would be to invest in speculative ventures." The managers much preferred the sure thing of bond underwritings and safe-deposit leases Again, "The only guarantees needed by the policy-holders of a company such as the Equitable, whose business is conducted strictly on the mutual plan, are that their money shall be honorably and skillfully husbanded, protected from the hazard of loss, employed solely for their benefit, and applied exclusively to the objects appropriate to life insurance in accordance with the highest mathematical, financial and moral principles."

That is what the public thought it was buying. The article actually delivered to it was somewhat different, as we have seen.

The intimacy with Wall Street has been bad for the policy-holders. It can be checked by strict statutory limitations upon the use of life-insurance money, such as are in force with regard to savings-bank money. Life-insurance men say that such strict limitations will diminish the income; that if they are given a free hand they can make the money earn more. But this is squarely contrary to proved facts. Unrestrained, the Equitable earns exactly 3.95 per cent. on its invested assets; the Mutual exactly 3.98 per cent; the New York Life 4.02 per cent.—against which in each case there are big expenses for home office salaries, repairs, taxes and the like, bringing net earnings down to three per cent. in the case of the Equitable, and not much over that for the other companies. The restricted savings banks earn over three and a half and four per cent. net.

It can be checked also by abolishing the long-deferred-dividend plan, which Germany, Switzerland and Austria—the three countries with the strictest life-insurance regulations—forbid, and requiring the companies to give an exact account of dividends earned every year. Then policy-holders will be able to compare, year by year, the results secured by one company with those of other companies, and the results of each company one year with another. With these two reforms there is no reason why life insurance should not be all that it pretends to be and ought to be.

Baby Bullet: The Bubble of Destiny

By Lloyd Osbourne

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VII

TIME, that worst of speeders, whom no village constable has ever yet arrested, nor any police-magistrate contrived to bring to book—Time, the smooth-running, perfect sparking, unpuncturable racer, played one of its usual pranks when man and maid get together, and revealed the horrifying hour of eleven-thirty as Essy crept up to bed. She guiltily regarded the sleeping form of Miss Schell, and trembled lest it might suddenly rise in judgment against her; and then, blowing out the candle, she undressed in the dark, said a sneaky little prayer, and tumbled in. It seemed as though she had hardly more than closed her eyes before she awoke with a start, to find Miss Schell seated grimly beside her, shaking her by the shoulder.

"Get up!" said Miss Schell.

"W-w-what time is it?" asked Essy, recognizing a very early brand of sunshine peeping through the shutters.

"Get up!" repeated Miss Schell.

Essy felt for the watch under her pillow. It said half-past four! She sleepily confronted Miss Schell with the awful fact.

"Breakfast is ordered for five," said Miss Schell, "and Mr. Bocher is getting Baby ready for an early start!"

"But why?" pleaded Essy.

"We're going to try and lose that horrid man," returned Miss Schell.

"Horrid who?" asked Essy, sitting up and forlornly accepting a pair of long black stockings.

"*Your* Mr. Sutphen," went on Miss Schell vindictively. "He's trying to fasten himself on to us. He sees we are unprotected. Your pretty face has caught his attention, and he's the kind of a wretch who sticks at nothing!"

"You're too silly for anything! Nobody could be nicer or more respectful!" The prospect of losing Mr. Sutphen irritated Essy exceedingly.

"The admiration of some men is an insult!"

Essy wanted to know why the presence of Alphonse was any less compromising than that of his late master.

"Mr. Bocher is different," exclaimed Miss Schell. "He is with us in a menial capacity. It is like having a maid or a butler!"

"Can't see it," said Essy. "I'm sure Papa wouldn't approve of my roaming over England with a strange Frenchman. If I give up Mr. Sutphen you ought to give up Alphonse!"

"He's going to put Baby Bullet in first-class condition, teach me to run her, and then leave," said Miss Schell. "I think that's a pretty big order on his good nature already, and I wouldn't dream of extending it!"

Essy yawned—or did she sigh?—and submitted to the inevitable. It was something to have escaped a lecture for having stayed out so late the night before. In this respect, at least, she felt herself honestly open to criticism. But it was a sad, dreary, blank of a world, and the loss of her four-cylinder admirer struck her to the heart. Later, as they mounted Baby in the stable, the sight of Sutphen's noble giant beside them oppressed her with added pangs.

Soon they were beyond the town, and speeding north again. Baby ran well and developed more speed than she had ever shown before—doing a good sixteen miles, and occasionally taking a hill or two on the high. Except for an unaccountable boiling in her water-tank, and a consequent cloud of steam from the escape-pipe, she would have satisfied the most exacting of experts. But Alphonse drove her with a very worried expression, his face betraying occasional spasms of pain, as though there were troubles in his own anatomy. Such is the perfect chauffeur, to whom a faulty valve, or the faint moaning of distressed metal, is as afflicting as a personal toothache. The water boiled away so fast that twice they had to stop, and fill up at farmhouses. On each of these occasions it was hard to restart the motor, which turned over so stiffly that it nearly cranked the heart out of poor Alphonse. It was overheating somewhere, of course, but the where was the difficulty, the working parts being so idiotically hidden out of all sight or touch. It is a comfortable automobile maxim that troubles often right themselves, and, thus sustained, they proceeded on their way—boiling.

The morning wore away. They had lunch in the little garden of a Cyclists' Rest—a cross kind of lunch—Alphonse moody about the overheating; Miss Schell snappy and contradictory; Essy burning with a subdued indignation over the loss of Mr. Sutphen. Afterward, as they got into Baby and again took the road, she could not resist looking back at times in the hope of perhaps seeing him. A man with a jaw like that wasn't likely to give up easily.

Miss Schell, too, kept looking back—giving apprehensive little peeps, like a tall, thin Russian, expectant of wolves. There was something very grim in her expression, as though, if need be, she wouldn't hesitate to shoot.

"Like This," Added Alphonse

Alphonse, crouching over the steering-lever, was hastening Baby on the open throttle, and taking favorable grades like the Empire State Express. Essy smiled at this pitiful attempt to outrun Sutphen, whose sixty horse-power offered him an irresistible advantage if he cared to avail himself of it. As well might a gosling try to escape a healthy panther!

Suddenly Miss Schell gave a convulsive start, and poked the chauffeur beside her. Essy turned, and saw a swift and distant speck furiously approaching them in a cloud of dust! It was the four-cylinder overtaking them like a cyclone, and performing the prodigy of a mile a minute! It may have been less, but the way it shot into view, and increased its size in a prolonged and lightning rush, could only be described by the word appalling. The Baby Bullets had the agonizing sense of being in a hand-car, and obstructing the track of some mighty Limited.

Alphonse threw out his clutch, applied both brakes, and came to a standstill with the instant readiness of a well-rehearsed program. Not a word was spoken. The throttled engine pounded sullenly. Miss Schell descended and, taking out a large paper bag from beneath the seat, began to tilt forth its contents in a snaky line across the highway. Essy could hardly believe her eyes. The paper bag contained broken glass of a bottle-green complexion, and the shocking nature of its purpose burst on her like a crime. Before she could pull herself together—before she could even cry out or expostulate—Miss Schell had leaped up into Baby again, and the little car was lurching forward!

Miss Schell glowed with sinister triumph. Alphonse's face underwent the expressions of another Cain, and his guilty eyes furtively avoided Essy's horrified and avengeful gaze. The Unforgivable Sin had been committed—openly—shamelessly—dog eating dog—under the affronted dome of high Heaven! *Miss Schell and Alphonse had deliberately plotted to puncture the four-cylinder!*

With fascinated curiosity, Essy watched and waited. Sutphen could plainly be seen now, bent almost double over his wheel. Essy offered up a little prayer that he had not seen this dastardly attempt to wreck his terrific progress—and then another—that he had, and would take the means to circumvent it. On he came, the sun sparkling on his brilliant lamps; the dust spurting high behind the tonneau; the chuck-chuck-chuck of the powerful engine thrilling the ear with its swift and perfect action. He was across the deadline in a flash. Thank Heaven, not a bit the worse for it—the five-inch French tires, inflated to bursting by the heat of racing, spurned the glass as though they had been fluffs of cotton. Essy tingled with relief. The unsportsmanlike trick had failed. The great car, panting its giant breaths, was bounding on unhurt, and doing forty to Baby's frantic two.

Pop! Pop! Pop!

Miss Schell looked exultantly at Alphonse. He bowed his humiliated head. He had never done a mean thing in his life before, and now, at the bidding of a woman, he had lost his automobile honor! As for Essy, she was speechless with indignation. The premeditation of the crime seemed to give it an added horror. Words were too pale to express her feelings. She would cable to her father—she would leave Miss Schell at the next stopping-place—she would catch the express steamer at Southampton——! And all the while Baby sped on, boiling furiously and wafting over its occupants an occasional breath of ominously hot air. Far, far behind it on the road might be seen the solitary figure of Mortimer Sutphen, jacking up the wreck. Let us not regard him too closely, nor overhear the impulsive expression of his disapproval. Three punctures on practically new tires, and only two spare inner tubes in the kit! Have you ever taken off the shoe of a five-inch tire? Have you ever dug the strippers into that recalcitrant material, and pitted your own puny strength against the superiority of rubber? Imagine the dreary episode multiplied by three, and then drop a tear for Sutphen!

We will not stay to watch him. Let us rather follow Baby, and rejoice that evil does not invariably escape an avenging hand. The boiling grew worse—a loud, bumpy, frenzied boiling—and at times the noses of the Baby Bullets were affronted by the unmistakable smell of hot engine. It is a terrifying and warning smell of a peculiar pungency. Alphonse stopped twice to let Baby cool, and to refill the water tank. Very little was said during these intervals. Essy showed by her frozen manner that she had washed her hands of her two companions. She affected an absolute lack of interest in Baby's complaint, wandering away from the others, and sitting stiffly by the roadside until she was called. Miss Schell well knew there was a slumbering powder magazine in that young lady, and had no desire to set it off.

She and her fellow-conspirator talked together in low, anxious tones. Alphonse burrowed under the car, and was handed tools one by one. He emerged looking very depressed. Essy overheard him say something about "the collar binding"—and some more about the "dog." But she didn't care! Let the collar bind! Her only thought was of the man they had wronged. Suppose he should include her in the general guilt?

It took a long time for the engine to cool, and on each occasion it was harder than ever to restart the motor. The second time it seemed almost impossible. Alphonse had to rest off, and reluctantly allowed Miss Schell to try. She cranked till she lay down on the road and had to be fanned. Essy kept her distance, and never volunteered to help. She wore an expression of listless indifference. At last, when the poor old overheated thing caught the spark, and began to turn over, she refused to join in the enthusiasm of the others. All she did was to come obediently when she was called.

"What do you want, dear?" asked Miss Schell kindly, as Essy stood beside Baby and felt under the seat.

"Only this," returned Essy, pulling out a second paper bag, and quelling her friend's gaze with a look of outraged innocence. It contained eight or nine pounds of broken glass, which Essy carried to the side of the road and scattered in the grass. Nothing was said as she returned and took her place on the little bob seat. Alphonse got very busy and shot Baby ahead, while Miss Schell pretended to become violently interested in the landscape. Essy maintained her air of frigid reserve, and assumed a nobody's-darling expression. It was very efficacious in lowering the spirits of both the other Baby Bullets, on whose brows a sense of guilt was already imprinting an unseen brand.

It did not take many miles to start the water boiling worse than ever. The collar, or the dog, or whatever it was, interfered even more than before with the proper working of the machinery. Hot waves began to rise and choke them. The odor of fried cylinder-oil added a new and discouraging note. Very serious disorders were evidently developing beneath them, and Essy prepared to skip lightly off in case the gasoline caught fire. She coldly passed on her apprehension to Miss Schell, with a result that was gratifying to her own ill-humor. For a moment Miss Schell's confidence in Baby was ruthlessly shaken. It was some time before Alphonse could reassure her. Even then the reassurance lacked a convincing quality. The pistons were beginning to stick, and it became increasingly difficult to engage the high-speed clutch. At last it refused to engage at all. The engine slowed down. The engine stopped!

"Must we get out and let it cool again?" asked Miss Schell.

Alphonse faltered

"The gears have overheated and stuck," he muttered

"What does that mean exactly?"

"It means," said Essy, taking the words out of the Frenchman's mouth—"It means we have been properly served for puncturing Mr. Sutphen. It means that it will take a whole machine-shop to get Baby Bullet to move another inch."

Alphonse confirmed the dreary fact.

Miss Schell's eyes were smarting as she descended. Baby had betrayed her. Baby had broken down.

"We'll make a nice spectacle for Mr. Sutphen when he whizzes past us," said Essy cruelly.

Alphonse ground his teeth. The remark stung him. He groveled under the car, and was heard hammering vindictively. It didn't do any good, but it acted as a salve to his feelings; hammer, hammer, hammer—and then a subdued French swear! Miss Schell stood disconsolately beside the little wagon, hoping against hope, and dropping scalding tears on the mud-guard. Essy tried to resist the relenting that was stealing over her at the sight of her companion's distress. At this moment of acute misery they were suddenly all electrified by the sound of a horn, and Sutphen was upon them! Yes, in his great, splendid, massive car, choo-chooing on the open throttle as though he meant to charge right through them!

Miss Schell cowered. Alphonse hunched himself close within the cramped space below Baby Bullet, and watched the approach of his ex-master through one of the artillery wheels. Essy flushed scarlet, and waited suffocatingly for Sutphen to pass on and disappear. Waited for—and was proudly willing to receive—a glance of burning scorn that would concentrate into a single second all the pent-up fury of those three punctures! Wonder of wonders, he was stopping! Did he mean to thrash the unfortunate Frenchman? Or was it to get off some expression of his indignation? She sought his face for an answer to these questions. Good Heavens, he was smiling. He positively looked *jolly!* There was a twitch—a shiver of his cheek—an odd quizzical twinkle of his eyes that said, plainer than any words: "Follow my cue!"

He sprang out of the car, and advanced with exuberant good humor, talking very fast as though to forestall any awkward explanations

"Say, what's all this?" he cried. "Baby broken down! Great Scott, what's the matter with the little car? I've been in trouble too, worse luck! Punctured! Three of them, all in a row—a broken bottle or something! Guess it looks like another tow, doesn't it? Well, here I am at your service, and really glad to be able to help out!"

Miss Schell, in a single vivid glance, flung herself on Essy's mercy.

Essy was unable to resist the appeal. Apart from the promptings of her natural generosity, she was quick to see the obvious advantage of ignoring the broken glass incident.

"We all felt sure you'd soon overtake us," she said sweetly.

Then Miss Schell tremblingly added her mite.

"I think you must be our good angel, Mr. Sutphen," she said. "This is the second time you've come to our rescue!"

VIII

SUTPHEN was boisterously friendly. Warned by his previous mistakes, he now spared no pains to earn Miss Schell's and Alphonse's good will. Nobody was ever so helpful, so gay, so royal in offering assistance! He took Baby in his arms, as to speak—took them all in his arms—arrogating to himself the position of the strong man of the party, with shoulders broad enough to bear all their troubles. Alphonse had hardly got one leg out from under Baby Bullet when he found himself once more engaged in Sutphen's service. By the time he had got out his second leg his wages had been raised. At regular intervals, like the minute-gun at sea, Sutphen praised Baby to the skies! Essy was convulsed at this lightning courtship of Miss Schell, and almost resentful. The artince was so clumsy—and so successful!

Sutphen applied himself with ardor to the problem of Baby. He, too, crawled underneath, and had an examination. It was too bad, too bad, he said, that one little fault like a binding collar should have been allowed to pass notice on such a magnificent French car. But automobilists had to bow their heads to such delinquencies. There was no such thing as a perfect car, pay what you will! Look at his own, for instance. He could assure Miss Schell that he had had endless trouble with it. Alphonse would bear him out in that! Alphonse would remember that one of the valve-stems was too long. Alphonse wore a puzzled expression, but answered "Yes, yes!" with alacrity. He was in the humor to answer "Yes, yes," to anything—that is, if such seemed the reply that would please Sutphen His ruffled feelings had been smoothed down, and he felt himself comfortably settled in life again. It warmed him through and through, especially now that his salary had been raised to eight hundred francs! Sutphen had been particular to use the word "salary." He had put a close watch on himself, and was taking infinite pains to be agreeable.

Once, as he passed close to Essy, he whispered: "Aren't you proud of me?"

And she laughingly whispered back: "Be careful, or you'll turn Miss Schell's head and make me jealous!"

Be that as it may, in ten minutes Sutphen was the acknowledged master of their destinies. In their general helplessness, his will suddenly became the law of their being. He had the chain stripped off Baby, thus freeing the driving-wheels from the clogged transmission, and the manila rope made its second appearance in their midst. Baby was again made fast to its powerful rother, submitting with docility to the position that it seemed best able to fill. Baby towed beautifully. Nobody could deny that. Its troubles only arose when it trusted to what Miss Schell called "its ownty-townty little engine."

When they decided to proceed, Sutphen concluded the conquest of Miss Schell's heart by proposing that she herself should steer Baby! With excited humility she protested her inability to do so. The idea fascinated her, but she had never done anything like it before——! If you pull the lever this way, will the car go that way——? It was all very well to say it was easy——! But Alphonse must sit beside her and watch her like a hawk! Alphonse must be ready to take the thing quick in case she lost her head. She wouldn't answer for not doing that——! And Mr. Sutphen would go very slowly at first, wouldn't he? And suppose she used the emergency brake instead of the—the transmission, would that make any difference? Oh, it locked, did it? Stuck where you put it——! And this handle on the lever was the release? How simple it was when it was all explained! And the other was the reverse? But, if she pressed it by mistake for the—the transmission-brake, would Baby reverse? Oh, it wouldn't, because the engine wasn't working! Oh, yes, of course! But if it *were* working, it would reverse, wouldn't it? How easy it was when you once got hold of the idea!

Essy Came to the Rescue with a Bottle of Eau de Cologne

At length the start was made, Miss Schell giving delighted little screams as Baby forged forward and impulsively tried to ram the car ahead. Essy was seated beside Sutphen in the big car, and as their eyes met they both broke into uncontrollable laughter.

"It takes more than broken glass to keep me down," Sutphen said, as he recovered a little. "But say, it was a mean thing to do—now, wasn't it?"

"I had made up my mind to cable papa and take the first steamer home! I was so angry I couldn't talk, or anything."

"Good old Baby!" exclaimed Sutphen. "Baby's on my side, anyway. Didn't it break down in just the right place?"

"I can't understand why you are so forgiving about it!" said Essy. "You must have had an awful time. You must have felt like shooting us!"

"Only for a moment. Not *you*, of course. I knew you were incapable of such a thing—but the others, I mean—especially when I found that some of the lugs had rusted in. Then I saw I had more to lose than to gain by getting cross about it."

"Lose?" cried Essy. "Lose what?"

"You," returned Sutphen succinctly.

She colored faintly under his glance.

"You're well worth three punctures," he went on. "Besides, I had some pride, you know, in getting back into your friends' good graces. I still felt guilty for having slammed Baby Bullet, and wanted to make it up; and this, I fancy, was just my Heaven-sent opportunity."

"Well, you certainly took it!"

"Yes, didn't I? Was ever anybody so angelic? Didn't I pile it on about Baby, and raise Bocher's wages? I would have offered anything to anybody!"

"I wonder what's going to happen next?" pondered Essy

"Who cares?"

"Yes, who cares!"

Behind them, tugging wildly at its string, Baby Bullet was zigzagging like a chunky little heifer at the tail of a

(Continued on Page 23)

Essy Overheard Something About "the Collar Binding," and Some More About the "Dog"

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Behind Closed Doors

ONE day there was a snug little meeting of the executive committee of the Equitable Life Assurance Society. This committee is vested with control of the company's funds. Before it lay the application of the Depew Improvement Company for a loan of $250,000. Of course, nobody voted against it. That would have been rank discourtesy to a Senator, a gentleman and a friend. It was a poor loan. The interest was not paid. The insurance company had to foreclose, and the State Insurance Department valued the mortgaged property at $150,000.

Another day young Mr. Hyde mentioned that he should like his salary raised to $100,000 a year. The good-natured Senator fixed it up, himself and another amiable gentleman reporting to the board in favor of the increase. There were other things like that—lax and questionable; but all done snugly and quietly in the pleasantly secluded committee-room, among good-natured gentlemen and friends.

Then the exposure came, and Senator Depew, at the age of seventy-one, nearing the end of a long life that has been singularly heaped with public honors, finds that, in the cruel glare of publicity, things take on a very different shade from that which they had in the pleasantly secluded room.

There are not many of us who do not, in one sort or another, have our snug little meetings behind closed doors, where it is all among discreet, obliging friends and it looks as though we could do our little grafting or lying or thieving as safe and sure as anything in the world. Hence all the tiresome old axioms about the wisdom of always keeping in mind that every act is likely to wander out in the street and get itself looked at.

The Good, Persecuted Bear

KANSAS has been hearing a proposal to abate the evils of speculation in foodstuffs by prohibiting unlimited short selling.

This reflects one of the most popular, persistent, yet hopelessly wrong notions that ever found lodgment in the collective human head—the notion, namely, that the bull, who "goes long" and plays for a rise in prices, may be a very useful and admirable figure, particularly when he happens to bull a commodity that one has for sale; whereas the bear, who "sells short" and plays for a fall in prices, is a conspiring villain and public enemy.

Morally there is, of course, no difference between them. They sit at the same table, deal from the same pack and make the same game. The person who sanctions the bull but speaks severely of "selling property one does not own" really means that he thinks it moral to bet that prices will rise and immoral to bet that they will fall. Economically the fact is that the bulls make all the trouble. A bear market seldom hurts anybody except those who are in it. A bull market frequently endangers the whole business fabric. The bull means inflation, over-extension of credits, weakening of reserves, and whenever he has his own way long enough he brings about a panic. He is no better satisfied with Union Pacific at 137 than he was with it at 71. He wants it at 237, and gets it there if he can—and then rather wonders why call money has advanced to fifty per cent. and the banks are paying their debts in the stage money of clearing-house certificates instead of currency.

The bear is the brake on the coach-wheel. He is unpopular because he lives in a nation of bulls. But he performs a highly useful office—if anything in speculation is useful—and he is entitled to all the more honor and sympathy for the reason that he perishes in his cause. Wall Street says: "Who ever heard of a bear dying rich?" There have been a few instances. But in a country that produces wealth as rapidly as the United States does they must be regarded merely as the exceptions that prove the rule.

So never again denounce and deride the good, maligned, sacrificial bear. He throws himself before the car, frequently keeps it from running wild, and almost always gets run over in the end.

Opportunity at the Door

WITH the sense of the greatness of John Hay so fresh in mind, President Roosevelt's recently revived eulogy of *Mr. Root*, pronounced more than a year ago, may seem to savor of the blind personal loyalty with which he is so often charged: "He is the greatest man that has appeared in the public life of any country, in any position, on either side of the ocean, in my time." But the recently disclosed correspondence between the new Secretary of State and a friend in Cincinnati goes far to confirm the growing belief in the President's judgment of men. "Would it not be wisest to wait three years for the substance," wrote the friend, "rather than take the shadow now?" Mr Root replied: "My feeling is that the things one has an opportunity to do are substance, and the things one tries to get are shadows."

Æsop spoke no better in his fable of the dog who dropped his bone to reach for the image of it in a pool. Goethe, and after him Carlyle, were on the same track when they said that the greatest duty is that nearest at hand.

Mr Dooley, the Wise, to be sure, observes that Opportunity may knock once at every man's door, but that sometimes, if he goes to open the door, Opportunity swats him. When this happens, however, the chances are that a better Opportunity was already at the man's fireside.

Blowing It

NOT a year, and scarcely a month, passes without somebody arising to give a striking illustration of the most grievous defect in our educational system.

The last person to fill this melancholy office happened to be a gentleman named Scott who discovered a gold mine in California. But if it hadn't been Scott it would have been Smith who made a pile in steel, or Jones who struck oil, or Robinson who cornered September corn. Our bountiful opportunities and our adventurous spirit combine to produce a never-ending procession of over-night millionaires. Three times out of five they are without education, and there is nothing more pathetic than the spectacle they make as they go lumbering on in crude, untaught, breech-clout efforts to spend their money fast enough.

In the very general and comprehensive disagreement as to the value of education, two points are definitely settled—one being that a college will not teach a man how to make money; the other, that it certainly will teach him how to spend it. The latter subject has, for thousands of years, received the undivided attention of some of the most ingenious of men. In view of the ease with which the results of their study and experiments may be acquired, it is really heart-breaking to see the suddenly-enriched Jones with his pockets full of money and no more intelligent idea of how to blow it in than as though he were Adam or a Fiji Islander.

Why not direct educational energy in the channel where it is sure to bring beneficial results? Why drag the lad in from the street and make him study algebra when, probably, he will be a cab driver anyway, and at the same time let the truant officer overlook the bonanza man who could be taught in a three-months' course that fifty cents will buy all the alcohol the human system can absorb and that throwing fifty-dollar tips at waiters was discredited and discarded by discriminating blowers in the latter part of the Stone Age.

Mob and Snob in Literature

A WRITER in a recent monthly pulls a long face over what he calls the mob spirit in current literature. This is best illustrated, he says, by the kind of heroine the public dotes on, and with the finely curving lip of scorn he quotes descriptions, among them this from When Knighthood Was in Flower: "Her skin was like velvet; a rich, clear, rosy snow, with the hot young blood glowing through it like the faint red tinge we sometimes see on the inner side of a white roseleaf. She was of medium height, with a figure Venus might have envied." In a similar vein of despairing satire Mrs. Wharton recently repeated the remark of a chance acquaintance. "Have you read The Swan-Song of the Rose?" he exclaimed. "You must! The heroine is the most beautiful woman you ever saw!" Where such superlatives rule, what chance is there, such satirists ask, for sober and unflinching truth to life, for subtle and exhaustive psychology?

Small chance, perhaps; but, at the worst, is the case so desperate? In the house of art there are many mansions, and if some are smaller than others the fact is not without reason. Scrupulous veracity is the virtue of the scientist. The fact that the modern novel admits it at all is evidence rather of its catholicity than of its limitations. A certain depth of truth there must always be in art; but the essential spirit is that of beauty—ennobled radiance and vitality. Even the novels of Mr. Meredith and Mr. James will endure not so much because of their subtlety as because of their power of feeding and stimulating the heart.

It has always been so. Shakespeare's theatre on the Bankside was the home of popular spectacles, and own brother to the bear-gardens. Ben Jonson scorned to be a maker of plays: he wrote for the exclusive "private" theatres of the city, and called what he wrote "works." They were elaborately realistic, and vaunted adherence to the classical rules of comedy. But they were not beautiful, and only faintly stimulating in any way. They are honored in the library, but dead to the world and the stage as the proverbial door-nail.

Rosalind, Viola and Cordelia are more beautiful than any woman you ever saw, and the incidents in which they live are more fantastic than any popular novelist of to-day would dare stand sponsor for. But with their power of moving the popular heart they have a depth and permanency of beauty that will always delight the rarest minds. It is the province of the artist, as our critic declares, to tame the turbulent popular spirit; but to do this requires the poet who loves it, not the snob who despises it.

Russia's "Gang Politics"

CAN Japan, can the world, hope for a permanent peace for Russia as it is at present organized?

Ever since the present weakling ascended the Russian throne, the Grand Ducal ring of profligates and plunderers has been in control, has made the Russian people miserable, has caused Russia to be a synonym for bad faith and broken promises in international parties. And if the Czar should die his successor would be a baby—which would mean at least fifteen or twenty years more of the ascendency of the ring of ruffians, rascals and liars. And troubled and tempestuous foreign relations are to the advantage of this ring, because it can rob most easily and most largely through military and naval contracts, and because the absence of the young peasantry in armies lessens the danger of revolution.

Penny-Wise Economy

MRS. JOHN LANE, girding, in an English review, at the false economies of her sex, relates the story of "a woman of massive intellect" who saved sevenpence by going to the suburban wilds of Shepherd's Bush to buy Brussels sprouts, and in the process so exhausted her energies that it took several days and a fashionable physician to restore her. The type is not unknown in America. Countless indigestions are acquired by shopping all day in a department store, lunching meanwhile on the free food of the demonstration counters. The exponents of such economy are precisely the women who endure miserable weeks of rapid-fire servants rather than give one of them an extra afternoon off, or extend to her the liberty of the tea-chest or the ice-box for her visiting friends. When it comes to buying a dollar's worth for ninety-nine cents the most massive intellect crumbles, and when there is a question of shaving two dollars off the monthly bills the kindest heart becomes steel.

This is one feminine foible, however, with the responsibility of which she is not to be charged. The art of spending a dollar to save two is acquired only by the habit of large dealing, and is impossible to any one in the position of economic dependence. Few wives have any settled allowance, and fewer still are made to feel that they have an equal interest in the family disbursements.

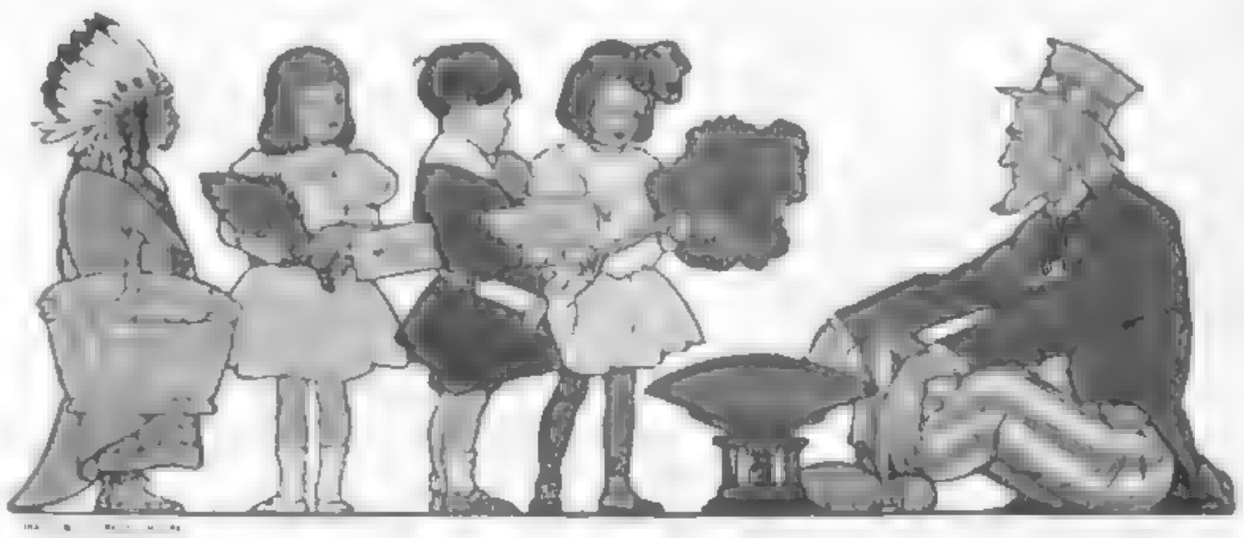
A tea and coffee merchant in Chicago, whose economic sense was larger than his knowledge of human nature, lately opened a system of retail shops and offered his wares for prices twenty per cent. below the current rates. The reduction, he announced, and quite truly, was made possible by the fact that he gave no trading stamps or other premiums. The experiment cost him many thousands of dollars. His customers said that the money they saved with him stayed in their husbands' pockets, and could not be enticed thence for the purchase of necessary china, to say nothing of the bric-à-brac so passionately desired. That the husband's temper was endangered by bad coffee and the family wealth diminished in the process was a consideration beyond the servant-wife's comprehension or care.

Women will cease to save at the spigot when men allow them to save at the bunghole.

What Uncle Sam Will Give You

By René Bache

Merely to Help Fill the Pocketbooks of His People, He Employs Hundreds of Men and Distributes Millions of Dollars



SO MUCH has been said about free Congressional seeds, $100,000 worth or so, which are distributed annually among grateful farmers—half a dozen ounce-packets going to each recipient—that one might imagine this to be the only gift bestowed by a generous Government upon the citizens of this country. As a matter of fact, however, the generosity of Uncle Sam is most comprehensive, and he gives away an immense number of things of other kinds, supplementing such tangible presents with information that is of actual money-value to people in all walks of life. Indeed, there is scarcely an individual who does not profit in one way or another, where his pocketbook is directly concerned, by such openhandedness on the part of the Federal management.

Even the immigrant, on first reaching our shores, has an opportunity to notice an example of this liberality. A ferry, on which no fare is charged, is maintained for his benefit between Ellis Island and Manhattan, the boat running every hour, and his friends are thus enabled to visit him without paying a cent. During the period of his detention he has free lodging; though he is obliged to pay twenty-four cents a day for board, it is cost price, and, when he goes away, he is at liberty to take with him all the food he can carry, purchasing it at about one-third the rate an American housewife would reckon upon for the same provender.

Much of the business of the new-fledged Department of Commerce relates, as a matter of course, to foreign trade. One of its bureaus, recently organized, is that of Manufactures, which seeks to show the Yankee merchant where he can sell his goods to greatest advantage abroad, and where he can buy them best and cheapest. It proposes, in a word, to put money into the pockets of our exporters by helping them to find foreign markets, and to place them in touch with possible buyers all over the world. With this end in view, expert agents are immediately to be sent out to Europe, Asia, South America and Africa, to procure information which, when it has been gathered, will be distributed gratis to all applicants.

It is probable that the Bureau of Manufactures will soon absorb the Tariff Division, which makes a study of foreign tariffs, and the Bureau of Statistics. The latter bureau not only compiles all sorts of data relating to imports and exports, for the benefit of American merchants, but also utilizes, for the gathering of the latest commercial information, the greatest corps of reporters in the world, publishing their reports in the only daily paper that is issued by any Government. This daily paper costs nothing a year, and anybody may receive it at that price who so desires. The contributors, or reporters, are the consuls of the United States, who are stationed in every seaport of importance on the globe.

Have Your Scales Tested

MUCH more noteworthy than might be supposed, as a distributor of free information worth dollars to the every-day citizen, is the Bureau of Standards. The duty of giving to each State of the Union, and to each of the agricultural colleges in the country, a full set of accurate weights and measures is merely an incidental part of the business of this branch of the Government. At merely nominal cost, any mercantile establishment or other business concern may have its measures and weights tested—a matter of the utmost importance, inasmuch as nowadays all commercial industries, as well as all of the sciences, depend fundamentally upon the correctness of measurements of one kind or another. To such an extent is accuracy in these matters carried that, whereas an inch divided into 10,000 parts would have satisfied all requirements a few decades ago, to-day it must be split into 1,000,000 parts.

The Bureau of Standards maintains a huge refrigerating plant, by the help of which it is enabled to conduct experiments independently of the season, any room being kept at any required temperature for an indefinite period. It will determine the error of your thermometer by comparing it with the ideal instrument, in which the glass tube is occupied by air instead of mercury. Before long it will be ready to furnish standards of electrical units, such as ohms, amperes and watts; and, meanwhile, it is ascertaining with absolute accuracy the candle-power of lamps and the relative intensities of various kinds of light. Of sound no exact measurement has as yet been made. We speak of a "volume" of sound, but nothing definite is meant. Nevertheless, we shall certainly have a standard unit of sound some day—a discovery not less important than the method of measuring by light-waves, which the bureau has already adopted.

The United States Geological Survey is starting in to spend $20,000,000 in the building of dams and reservoirs to irrigate dry regions in the West. People who use the stored water will be obliged to pay for it, but all of the money thus obtained will be used for the construction of new irrigation works, making the gift in a manner continuous. This Government bureau is even now operating, on the World's Fair grounds in St. Louis, a huge plant for the washing of coal. Producers deliver the raw coal—hundreds of tons of it daily—and the impurities, such as slate and pyrite, are separated from it in water by a gravity process, the pure fuel being returned to the owners without the charge of a cent for the work.

Teaching Economy of Coal

THE Government is trying to show the people how to save money by the economical use of fuels. It maintains a chemical laboratory for analyzing samples of coal, the "fuel value" being ascertained by a special contrivance in which a small quantity is burned in pure oxygen. So delicate is the process that the operator watches the thermometer gauge from a distance through a little telescope, lest the heat of his body, if he went near, might affect the apparatus. Other tests are made for steam-production, for gas-generation, for coking and for briquetting. Coal briquettes (waste cemented with coal-tar pitch or other "binder") are coming into quite general use for domestic purposes, taking the form of eggs or small bricks, and larger ones, weighing twenty-five pounds apiece, are employed for locomotives.

Such tests the Geological Survey will make for anybody free of charge, and, in like manner, it will determine the qualities of cements. It is coöperating with the Department of Agriculture in the work of testing road materials and pottery clays—a branch of investigation which is expected to develop to such an extent that a Bureau of Structural Materials will have to be established. Meanwhile anybody who has road-stuff or clay that he wants examined has only to send it to Washington, and a report on it will be returned without expense to himself. Samples of rocks submitted will be examined in the same way, and expert opinions given, together with whatever information may be desired in regard to mining possibilities.

The Forest Bureau, in addition to planting hundreds of thousands of trees on sand dunes, naked hillsides and other barren areas, without charging anything for the service, gives to owners of timber-lands working plans for the management of such forests. Its agents first examine the lands, and upon their report are based the recommendations which are finally made to the proprietor. In such matters the bureau acts in an advisory capacity, the chief end in view being to furnish profitable object-lessons to the people. If A sees that his neighbor B is making money out of a wooded tract by the adoption of certain simple methods, he is likely to undertake similar methods in the foresting of a tract of his own. In the same way the Forest Bureau coöperates with stock-raisers in trying to solve problems which relate to grazing in the forest reserves; and it is also helping the railroads to find out how timber for ties and the butt ends of telegraph poles may be rendered more durable and decay-proof by saturation with chemicals.

The United States Naval Observatory at Washington gives away annually, as has been estimated, a million dollars' worth of time. At noon every day it sets all the electric clocks in the United States, the circuits of telegraph companies being thrown open for that purpose, and, at the same instant, by the pressure of a button, it drops "time balls" at every one of our seaports, in order that mariners may be enabled to set their chronometers.

Moreover, the Weather Bureau is keeping a benevolent watch on these same mariners, and, if a storm threatens, detains them in port by a prompt warning. At any Weather Bureau station a skipper may, without paying a cent, have his barometer tested for accuracy. But, of course, though many valuable cargoes—not to mention human lives—are saved by warnings furnished to shipmasters by the Government, the greatest usefulness of such advance information, free to everybody, appears in the case of impending warm waves or "freezes." Shippers sending perishable merchandise long distances often escape great loss by keeping an eye on the forecasts, which, though so frequently in error as regards rain or shine from day to day, are wonderfully accurate where "spells" of heat or cold are concerned. To this fact testimony would readily be given by truck-growers, especially in Florida, where the prompt adoption of precautions, in response to warning of expected frost, has saved many a crop.

Some of the most valuable of our fisheries depend for their maintenance on the fresh supplies of young fishes which the Fisheries Bureau annually contributes to the waters. A conspicuous example in point is the shad-fisheries, which would be practically non-existent at the present time if it were not for the billions of "fry" which the Government has poured into the rivers. All of these fishes are a free gift to the people; but, for that matter, anybody who has a pond or a stream on his land may have it stocked free of charge with trout or bass or crappie by Uncle Sam. All he has to do is to put in an application, indorsed by his Congressman, and he will promptly receive as many "fry" as are required for "brood stock." In starting in to raise poultry, one begins usually with a rooster and four or five hens; similarly, a thousand bass or crappie may, at the outset, serve for a good-sized pond. The owner of the pond or stream will be furnished gratis with pamphlets containing full instructions for feeding, and all he is asked to do in return is to report results three years later.

Get a Free Box of Microbes

ANY farmer who wishes to grow peas or beans or clover may obtain from the Plant Bureau, for the asking, a small pasteboard box containing microbes of the nitrogen-gathering kind, for inoculating the soil. Properly used, they may be expected to increase the crop largely, enabling the plants to draw sustenance from the air. If you would like to go into the business of raising silkworms, the Bureau of Entomology will send you five thousand eggs, ready for hatching; and, in case you have no mulberry trees to furnish food for the insects, a few little ones will be supplied on request. In all likelihood, if you are an agriculturist, some pestiferous bug is attacking your fields, and in that case the Department of Agriculture will gladly supply you with a few specimens of some predaceous beetle, or other enemy of that particular bug, to eat the invader. Only the other day the Government imported from northern China an insect that looks like a hedgehog in miniature, which is expected to wipe out the destructive San José scale, and at the present moment Dr. L. O. Howard, the chief official expert, is in Europe collecting parasites of the dreaded gipsy moth.

Uncle Sam breeds these beneficial bugs, and is delighted to give them away to applicants. Not long ago he supplied California fig-growers with a special kind of insect which is

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required to fertilize the flowers of fig-trees, and, as a result, a whole trainload of first-class figs will be sent this year from the Pacific coast to Eastern markets. Particular attention is being given just now to the importation of queen-bees of fancy stocks which are presented, with the compliments of the Division of Apiculture, to selected bee-keepers. There is a popular notion that the Bureau of Mammals and Birds distributes skins gratuitously, though such is not the case; but it is quite true that the Bureau of Animal Industry will give away little bottles of antitoxins, with which to inoculate domestic animals for the prevention and cure of certain diseases.

The whole Department of Agriculture is one great bureau of free information. Should you wish to inquire whether melons are likely to grow well on your land, the Plant Bureau will tell you. But, if you want to know where to start a plantation for the production of *sweet* melons, you must apply to the Bureau of Chemistry. Knowledge of this kind is worth money.

Giving Away Arms and Legs

The War Department gives away large numbers of artificial arms and legs to old soldiers who need them. They are the finest that can be bought—a leg costing seventy-five dollars—and are replaced as often as required. If, as happens in many instances, the beneficiary prefers to take the money, he may have it instead. Regimental bands are often loaned to charitable and other organizations, free of charge, for entertainments. But the really great work of this branch of the Government in the way of giving is done on occasions of wholesale disaster, when, after a flood or tornado, thousands of people have to be fed and sheltered. Then it is that the military authorities freely furnish rations and tents—a practical kind of help, in the bestowal of which Robert Lincoln, when he was Secretary of War, after a frightful overflow of the Mississippi, coolly spent $400,000 of the Congressional appropriation for the improvement of rivers and harbors. There was talk at the time about impeaching him, but the people approved his action. Even at this moment, it might be added, the War Department is feeding the Indians of Alaska.

The fact is that our Government is always ready to give largely in case of need. Though no appropriated funds may be at hand, the President will never hesitate for a minute in such an emergency to sign an order for the expenditure of any amount of money. Any one of our warships will supply distressed mariners with food, anchors, or anything else that they want. When Mont Pelé blew its head off, destroying thirty thousand lives in the twinkling of an eye, it was one of our naval vessels that carried first-aid to Martinique.

The Hydrographic Office of the Navy tests compasses and chronometers free of charge for skippers. It gives them, likewise gratis, three periodical publications of its own. One of these publications is the monthly "pilot chart," which makes record of the shifting dangers of the sea, with incidental indication of prevailing winds and currents. Of the other two, which appear weekly, one is a bulletin devoted almost exclusively to icebergs and "derelicts," and the other is a notice to mariners of changes in aids to salt-water navigation—such as buoys and lighthouses—all over the world.

At sixteen seaports of the United States there are branch hydrographic offices, which are points of distribution for information of value to mariners, and of collection for all such data, which are forwarded to Washington, digested and incorporated into the publications above mentioned. It is a part of the duty of this bureau of the Navy to suggest routes to skippers, telling them not only how to make the best speed and the safest voyage from point to point, but also where to stop for coal and food supplies and even where they are likely to find suitable cargoes. Mainly attributable to the Hydrographic Office, by the way, has been the adoption of the so-called "lanes" for trans-Atlantic steamers—fixed routes, that is to say, which steamships are now obliged to follow in going and coming across the ocean, so as to avoid collisions.

If there is a hilltop in your neighborhood, the exact geographical position of which you are anxious to know, the Coast Survey will determine for you, without charge, its latitude, longitude and elevation. Supposing that some of the old marks indicating the boundaries of your land have disappeared, you may obtain from the same source data that will enable you, with the help of a fairly expert surveyor, to reproduce them, the magnetic deviation of the compass needle from true north being furnished, with the annual rate of change, so that the direction of the needle at the time of the original survey may be ascertained. This is obviously important, inasmuch as the compass needle, for some reason never explained, wobbles a bit, never pointing now exactly as it will a twelvemonth hence.

The Labor Bureau, of course, gets together and distributes free information about everything that has to do with labor. In like manner, the Lighthouse Board furnishes lists of beacons and buoys, which any of our custom-houses will supply. The Life-Saving Service gives out printed statistics of shipwrecks, showing losses of life and property due to such disasters, and, as rewards for the saving of persons in danger of drowning, it bestows medals of gold and silver, many of which have been awarded to women. The gold medal contains $20.10 worth of that metal, and the silver medal has an intrinsic value of $6.50. To earn the former, the rescuer must exhibit, so the law declares, "extreme and heroic daring."

For the Brave of the Land

Congress at its last session was persuaded to recognize heroism on land as well as on the sea, by providing for the giving of medals to persons who save lives on the railroads of the United States. Inasmuch as nearly 10,000 people are killed and 76,000 injured annually on the iron roads of this country, it has long been urged that something ought to be done to reward those who display daring and self-sacrifice in train-wrecks. The medals, designs for which will be open to competition up to the first of next November, will be of bronze. They will be accompanied by rosettes and ribbons, and the latter will be replaced, on application to the Interstate Commerce Commission, as fast as they are worn out.

The publications issued by the Government and distributed free of charge are well-nigh innumerable. Many of them, such as those of the Department of Agriculture, the Bureau of Ethnology and the Geological Survey, are full of valuable information. The Census Bureau scatters its bulletins broadcast, and gives away sets of its books wherever they are likely to be really useful. All sorts of facts about trade demands and conditions in the twenty-odd republics on this hemisphere, worth many a dollar to our manufacturers and merchants are disseminated in printed form by the Bureau of American Republics, and even the Library of Congress has recently issued a volume which will tell you, if you have $1000 or $10,000 to spend on a library, what books you should buy.

The White House itself is a great centre for the distribution of free and useful information. It is a sort of clearing-house for communications addressed to the Government—simply for the reason that ever so many people, when they wish to send a word in writing to the Federal authorities, no matter what the subject may be, prefer to address the President of the United States. Thus a large part of the business of Mr. Roosevelt's clerks consists in referring queries and complaints to one executive department or another. When they cannot be disposed of in this way, direct replies are sent, signed by Secretary Loeb. But in any case the writer gets an answer, and he is not even obliged to inclose a postage stamp in order to be sure of receiving with reasonable promptness a suitable response.

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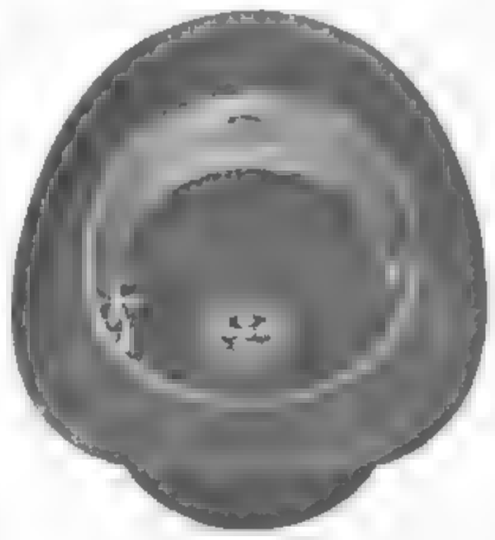
Hats for Men



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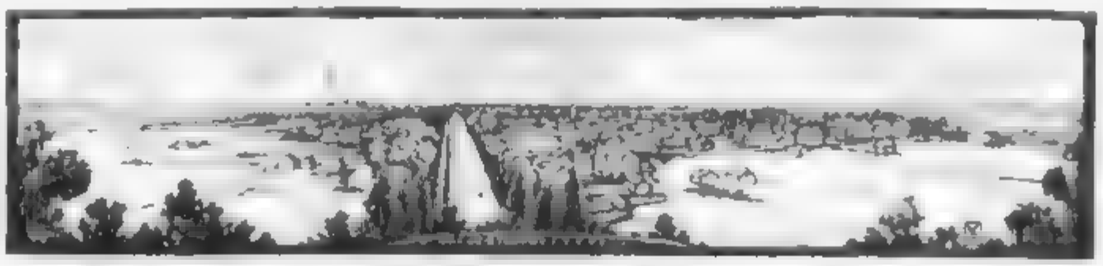
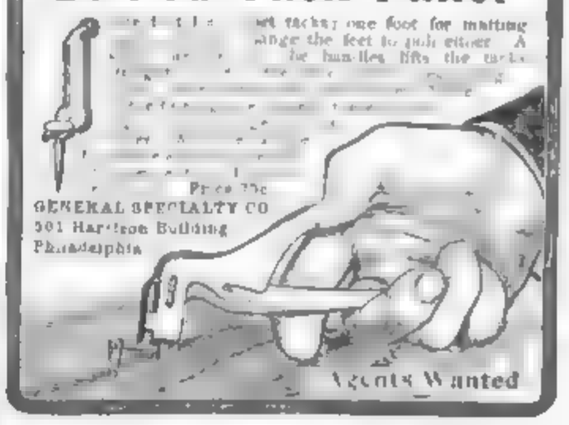


Bi-Ped Tack Puller



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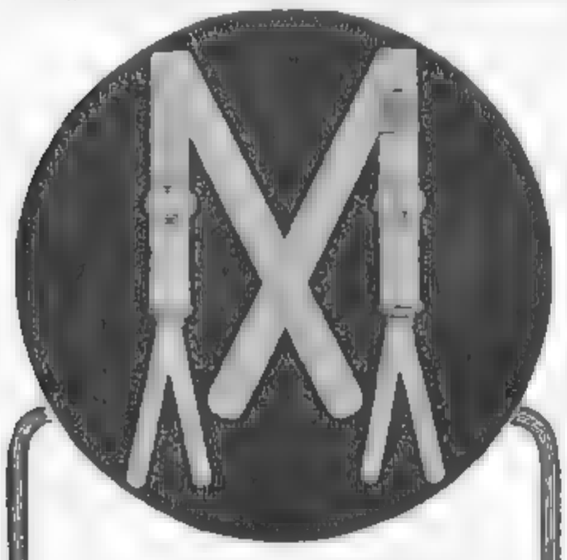

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Greenroom Tales

By Charles Bloomingdale, Jr.

Some True Stories of Stage Folk

OF THE superstitions of the player-folk a many-paged book could be written. Speaking the last line of a play at rehearsal is a grievous sin against the Fates, and spells failure for the production. And so the last line is never spoken until the first night of the play. Making your initial entrance on the stage on a first night, and not putting your left foot first, proves that you're not acquainted with traditions, for no play can succeed on opening night if, when making your first entrance, you leave the wings with your right foot.

Some years ago when Zelie de Lussan was with Grau's grand opera forces in Philadelphia, she went to see a play at the Chestnut Street Theatre. I met her in the lobby at the conclusion of the performance, and as it was raining quite smartly I asked if I could get her a carriage.

"I came over from the hotel in one," she answered. "Wait: I'll give you the check for it, and the officer can call the number while we stand here and chat."

She dived into her reticule, hauled out the carriage-check, gave a look at it and gasped.

"It's number thirteen," she said in horror "and I wouldn't ride in the carriage for a king's ransom!"

"But thirteen isn't the number of the carriage," I said; "it's merely the number of the check."

"Doesn't make any difference."

"Well, I'll call another carriage."

"No, no—you don't understand. By seeing that thirteen on the carriage check there's only one meaning—I mustn't go in a carriage to-night—any carriage. If I do, bad luck is sure to follow me. I'll walk."

"But you've no umbrella," I said; "nor have I."

"I'm going to walk, anyhow," said she.

She had on a black jet gown, a superb opera cloak of lace, and a hat that I couldn't describe if I tried. It was mostly big pink roses—which is as far as a masculine pen cares to go in such matters.

She caught my eye as it traveled from slippers to hat. She smiled "Rain doesn't kill," she said.

So we marched boldly into the rain and walked four blocks to the hotel at which she was staying—and what the rain didn't do to Zelie de Lussan's finery really wasn't worth the doing.

As we neared the hotel she said: "What did you do with the carriage check?"

"It's in my pocket."

"Won't you please tear it up?"

And so I tore the check into tiny bits—and Zelie de Lussan felt better.

Del Puente as a Host

One night at his home in Philadelphia I took dinner with Del Puente. He expressly forbade me coming in evening clothes.

Hardly had I arrived at his home before Del Puente, who had answered my ring in person, had me up in his library, and, whisking into a closet, brought out a smoking-jacket—seemingly a twin to the one he was wearing.

"Take off your coat," he said, "and put this on; then you are of this household, and it is your home."

It was a pretty way of making a man at his ease, for there's a sense of relaxation in a smoking-jacket.

At dinner I noticed a beautiful Venetian salt receptacle and its mate, a pepper holder. They were of glass, gold incrusted, and were mounted on small silver stands beautifully worked in filigree.

"These are superb," I said, picking them up the better to examine them.

"They are yours," answered Del Puente blandly. "You have admired them—so they are yours."

"Nonsense!" I laughed.

"They are yours," he insisted, "since you were good enough to have liked them. Put them in your pocket, and say no more about it."

"If I told you I admired your singing would you give me your voice?" I asked. At which he laughed, and the incident of the salt and pepper holders was forgotten.

Del Puente was an ideal host, and it was nearly midnight when he helped me on with my greatcoat and I said good-by.

While in the car homeward bound I put my hand in my overcoat pocket to get my

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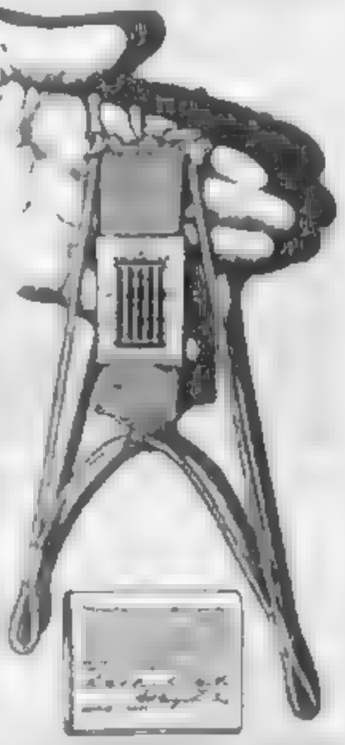

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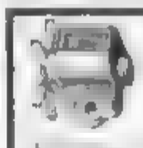

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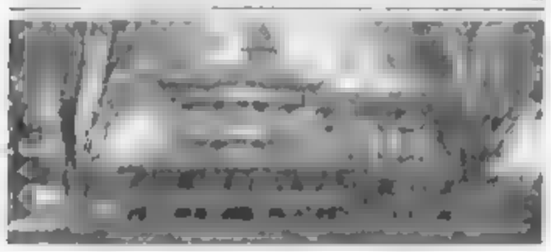

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handkerchief. I was seized with a fit of sneezing, for my handkerchief was covered with pepper Into my pocket I dived to find the cause, and there, unwrapped, were the salt and pepper holders I had innocently admired

Here's a little story of dear old Mrs. John Drew. It's a story and a tribute. De Wolf Hopper told me the tale in his dressing-room one night about five years ago

An al fresco performance of The Merry Wives of Windsor was to be given at Saratoga. Mrs. John Drew was cast for Dame Quickly and De Wolf Hopper for Falstaff William H. Crane had just finished a season as Falstaff, and to him Hopper went for advice. Crane took De Wolf aboard his yacht showed him what certain authorities said about this, that or the other thing concerning Falstaff why the character did so and so in such and such a place and so on.

"I stayed with Crane a couple of weeks," said Hopper, "and one day picking up the prompt book he said: 'Now, here's a portion in Falstaff which calls for all your powers. Do you remember when Falstaff after his first engagement with the Merry Wives, has been dumped into the Thames? He comes on stage and swears by everything under heaven's sun that he never will go back to those women again. And just then in comes Dame Quickly with a message from the wives to meet them. Her speech is only six lines long, yet in that brief space Falstaff must change his mind completely, and say he is ready to try again. Now, Dame Quickly must act with you—she must give you time—must say her lines very slowly, and pause at the end of each one of them so as to give you an opportunity to show the audience by the expression on your face that you are undergoing a change of heart.'

"I took Crane's advice and studied particularly that one portion of the text, but when I found out later that Mrs. Drew was to play Dame Quickly I naturally had much hesitancy in telling so gifted an artiste how to play the rôle. And so I hid behind Crane's advice—shifted the responsibility, so to speak—and told her what Crane had said, how in merely six lines of her speech Falstaff would so completely change his mind.

"'My face must show the change,' I said.

"Mrs. Drew smiled. 'It certainly was an oversight of Shakespeare's,' she said, 'to give Dame Quickly only six lines there.'

"Well, on the day of the performance I never in all my life so loved my art as when Mrs. Drew delivered those six lines. Her face was a marvel. No need to look at me to see that she had made me change my mind for the audience was looking at her. Her face told the story—told that she had made me believe what she was saying—that she was laughing at me for believing it—and that she knew I would go instanter to see those prankish wives again. The audience was looking solely at her face—not at mine. And since then I have come to believe two things: first, that no more consummate actress than Mrs. John Drew ever lived; second, that William Shakespeare evidently knew his business."

How Modjeska Got a Hearing

Marcus Mayer told me this story—and it has particular significance in view of the monster benefit given to Modjeska some little time ago by her fellow-artists in New York

"In 1877," said Mayer, "while I was managing Rose Eytinge, I had a three-weeks' engagement to play in San Francisco. We were just ending the second week of our engagement when the manager of the theatre came to me and said: 'There's a little Polish actress out here whom a few newspaper men seem to think a wonder. My house is booked for quite a time ahead—so's every theatre in town. Now, this little Polish woman wants an opportunity of being heard in the United States—and it devolves on you to make such a step possible.'

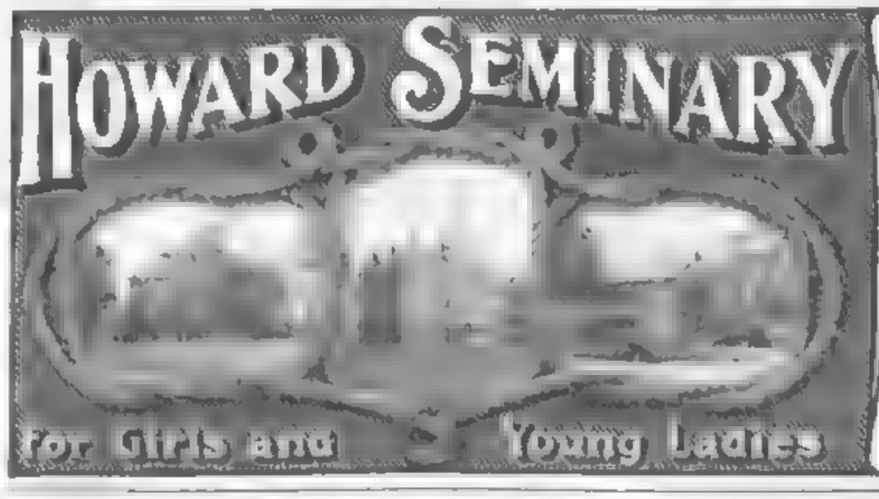
"'How does it devolve on me?' I asked.

"'Why, you can make it possible for her to get a showing by canceling one week of your engagement with me. Stop this Saturday night instead of one week from Saturday. Then we'll put the Polish actress on next week.'

"I thought it over, and then told the manager I'd give the Polish actress a show—that I'd give her the week that was rightfully mine.

"And that's how Modjeska got her first American hearing

SCHOOLS AND COLLEGES



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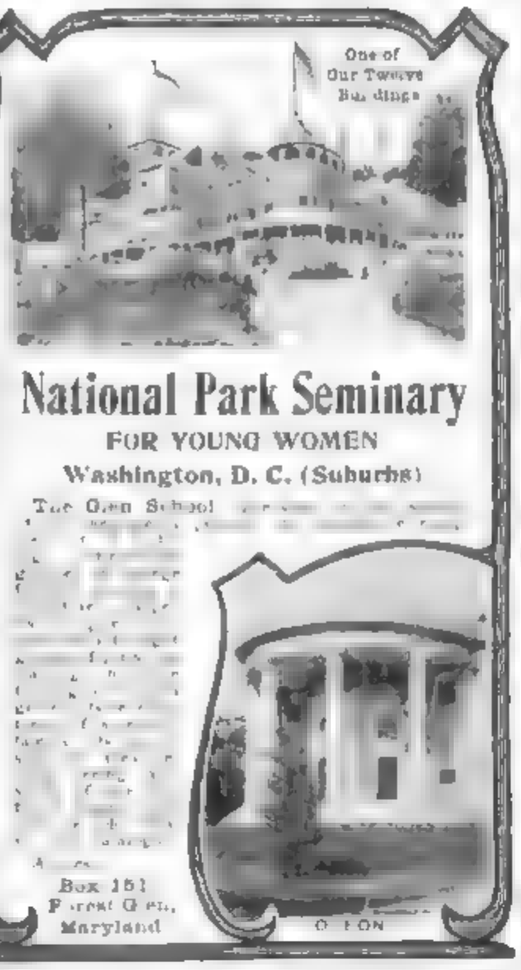

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The Bureau of Abnormal Litigation

(Concluded from Page 4)

"And he was wearing a woman's hat, and reached in and placed a jar of raspberry jam on the table beside the window and said: 'This is from Laura'"

"If your Honor please ——" began plaintiff's counsel.

"It pleases the Court not to be interrupted again," was the tart rejoinder. Then to Fillby: "And what did he say after delivering the goods and the message?"

The whole courtroom bowed to catch the answer.

"He asked me," replied Fillby weakly, "how much money a pawnbroker would advance on a two-dollar bill, and I said I didn't know."

"A very natural reply," commented the Court in a hushed voice. "Next?"

"He leaned in the window and inquired if I had ever seen a shirtwaist trimmed with beet-greens. Then he pulled out a revolver having a big bow of ribbon tied to the handle, and demanded the papers, and I gave them to him," concluded the witness with a catch in his voice.

"Huh! And that was all?" asked the Court smoothly.

The plaintiff hesitated, caught his attorney's wildly frowning eye, and stammered he believed that was about all.

"No; look at me, witness. You cannot connive at a felony by keeping anything back," directed the Court sternly, straightening in his chair. "What else?"

"Well—" and Fillby, beginning to note the sea of grinning faces, turned a deep red, and mumbled—"Well, he insisted on kissing me good-night."

"He—he kissed you!" repeated the Court with a sob.

"Yes," affirmed Fillby weakly. "Then he walked out of the yard on his high stilts."

"Sure he departed on stilts and not on his hands?" cross-examined Mr. Butterworth.

"I'm sure," moaned the witness. "I saw him wave one leg at me in the moonlight."

"Hum," deliberated the Court, frowning at the ink-well. "This seems to be a case for the police, or the—well, the police. I can't see how the issue can be continued on the calendar until the alleged notes are recovered. What is the nature of the defense, Mr. Butterworth?"

Counsel for the defense rapidly, but with a wealth of detail and soberly, repeated all his client had told him.

The judge pursed his lips and looked curiously from Mr. Butterworth to the plaintiff. "A pink parasol, eh? Did I understand you to say the dog wore stilts?"

"If the Court please, I said the dog wore a green patch over his left eye. The record will show it was the plaintiff's visitor who wore the stilts," corrected Mr. Butterworth.

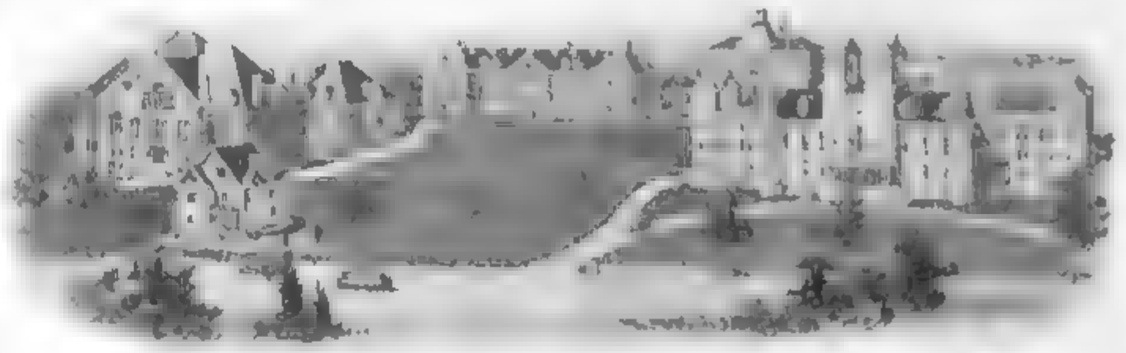
"Well," finally said the Court, "this is a most peculiar case. I—ah—I never in all my experience on the bench met with so many strange circumstances in one suit. I—ah—hardly need say the average jury would look with suspicion on both sides. I shall dismiss the complaint, and if ever the alleged stolen notes are discovered the issue may be renewed—but before some other judge. This Court has but scant time to bestow on listening to Arabian Nights' Entertainments. Call the next case, Mr. Clerk."

And on the next day the gleeful defendant murmured no protest when he received a bill, which in part read:

Anthony Mackle
To the Bureau of Abnormal Litigation, Dr.

To services in court	$100 00
To danger to assistant in walking on stilts	50 00
To violets	2 40
To one hat	15 00
To one mouth-harp	50
To one assistant learning to play same	5 00
To one mask	1 50
To one jar of jam (raspberry)	20
To assistant singing	2 00
To assistant's time in studying premises	10 00
To one kiss by one assistant	100 00
	$286 60

SCHOOLS AND COLLEGES



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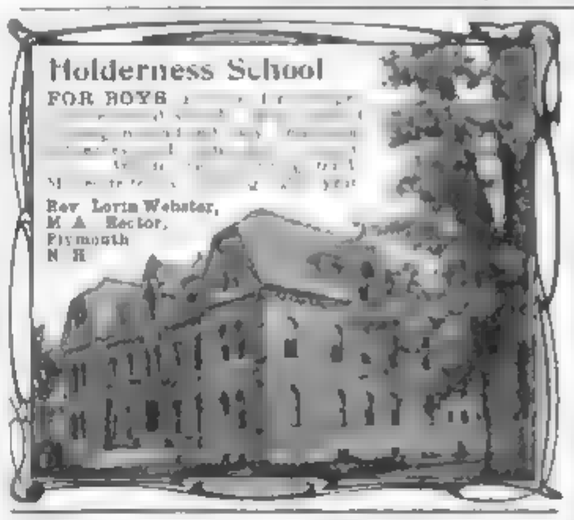

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(Continued from Page 4)

of his ability to furnish all the money requisite, and Mr Peachy, after suggesting this, offered to call on him and obtain the necessary loan. The President showed some hesitation. At last he said, "Yes, I have a note from him already, offering me all the money I need. But," he added, after an embarrassed pause, pushing the note to Mr. Peachy, "I would rather not take it from him if I can arrange it otherwise, and, to be frank with you, I'll tell you why, Peachy. Some months ago, when I needed money very much, I tried to borrow it from him and he refused me most peremptorily I could not offer the security that I can now Of course he had a right to refuse me, but it mortified me nevertheless. And now I would rather not place myself under obligations to him when the motives of his changed attitude are so plain"

It is needless to add that the money was forthcoming from other sources

Mr. Clay never accepted the conditions arising from General Harrison's death. He preferred to assume that Tyler belonged to the Whig party, with all the obligations of General Harrison resting upon him. As the Whig party really belonged to Henry Clay, Tyler was, that being true, as much an asset for administration as the good old Indian fighter Harrison would have been if he had lived. So Clay proceeded to formulate the Whig measures that Harrison would have approved, and when Tyler repudiated them, denounced him as having betrayed Whig principles; whereupon all the other Whigs, great and small, throughout the land, joined in the chorus until the world for a time believed that John Tyler was lineal descendant and administrator *de bonis non* of Judas Iscariot, deceased

His friends in Congress were so few that they were called the "Corporal Guard," and at the head of them was my father. Mr. Tyler, although a man of more than mediocre abilities, was not, in my opinion, so great a man as my father always thought him; but he was a good man and a grateful man. He remembered my father's championship of his cause and loved him tenderly to the day of his death, and admired him extravagantly. He spoke of him always as a gallant, impetuous boy. When I saw them meet, one nearly seventy and the other nearly fifty, it was like a meeting between a loving father and son. And well might Mr Tyler esteem him highly, for my father had championed his cause without once counting the cost One day, in the House of Representatives, my grave old grandfather, on the line pressed by Clay in the Senate, attacked Mr. Tyler. The debate was proceeding under the five-minutes rule My grandfather's points were strong and trenchant. Up to that time the relations between my father and himself had been as cordial as possible. Though he was a man of deep affection he was a very dignified and reserved man, and he exacted the utmost deference and respect from everybody, particularly from members of his own family. Anything like discourtesy or a lack of deference offended him deeply, and once offended he was slow to forgive or forget

He was a trenchant debater, and what he was saying was caustic and telling In his dispassionate, deliberate way he proceeded with his speech beyond the time limit of debate. My father, who, in a fight, neither asked nor showed quarter, was managing the Tyler side of the debate, and raised the point of order upon my grandfather. When the point was raised, my grandfather turned to the direction whence it came, saw who made it, and took his seat without another word. He never referred to the episode but once, and that was five years afterward. We shall see how.

Soon after this, a vacancy occurring in the Supreme Court, Mr. Tyler, through my father, tendered the appointment to Mr. Sergeant, who declined it and suggested Mr. Binney. Mr. Binney declined it and suggested Mr. Sergeant. The bitter and protracted conflict between Mr. Tyler and Congress nearly destroyed my father's health. His physicians demanded that, upon peril of his life, he should take a rest from politics and seek a Southern climate. Mr. Tyler, who was devoted to "Wise," as he always affectionately called him, nominated him to be Minister to France. The Senate, in this, as in nearly everything else recommended by Mr. Tyler, refused to concur. Then Mr. Tyler gave him the choice between Portugal and Brazil. He selected

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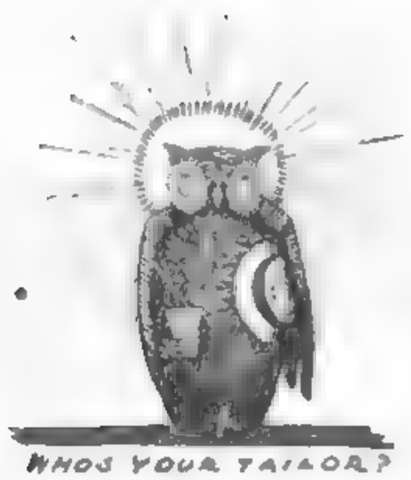

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Brazil, and the Senate, though unwilling to give him so rich a plum as France, was glad enough to be rid of him in the House by confirming his appointment to the Brazilian mission. He went there and spent three years fighting the odious African slave trade, regained his health, and after Polk's election was recalled at his own request.

While Mr. Tyler was President, being a widower, he married a beautiful young creature, Julia Gardner. My father and Mr Tyler had many jokes together over the latter's marriage, one of which never failed to make Mr. Tyler roar and turn red in the face and wipe his eyes with his handkerchief, with protestations that "Wise" had told it until he believed it. It was this: Mr. Tyler had lived a cheerless, solitary life in the White House until his love affair with Miss Gardner. One day, shortly before my father's departure for Brazil, the President invited him to drive, and after a good deal of circumlocution confessed that he had won the affection of Miss Julia Gardner and expected to marry her. He sought my father's opinion—for it was too late for advice. Having heard his confession, told with all the ludicrousness of the proverbial "old fool the biggest fool in the world," my father told him the following story, for which the Honorable John Y. Mason was the sponsor:

An old gentleman in south-side Virginia called his house-servant Toney into conference about his proposed marriage to a young girl. "She's too young for you, Marster," was his blunt reply. "Nonsense," said the master indignantly. "I'm not too old for any young girl, Toney; I'm in my prime." "Yes, sir," responded Toney, "I knows you's in *yo' prime*. But dat ean't de question. When she's in *her prime*, whar *will yo' prime be?*"

This suggestive anecdote did not deter Mr. Tyler. He was married to Miss Gardner soon afterward. A kind Providence spared him and his beautiful young wife to each other for seventeen years of singularly happy married life, something over half of which had gone by when I first saw him. They were then as devoted to each other as young lovers.

Mr. Peachy greatly enjoyed describing a visit that he once made to Mr. Tyler in the White House before his marriage to Miss Gardner, when the battle with the Senate was fiercest. The animosity of Congress against Tyler was so intense that it had even descended to the meanness of Congress refusing to vote appropriations for repairs or furnishings for the White House, and the place was actually shabby.

Mr. Tyler was the last man on earth to feel any resentment for this. In his simple life it made no difference to him whether the place was gilded or tarnished. He cared nothing for display, and though he waged his war with undismayed courage against overwhelming odds, it left little trace upon the sweetness of his disposition. Mr. Peachy sent up his card one morning, fearing he might disturb the President in his busy work. A messenger promptly returned and ushered him without ceremony into the presence of the President, whom he found immersed in a great mass of papers and documents, with clerks and scriveners and what not, preparing answers to unfriendly Congressional inquiries. Mr. Tyler, as soon as he saw Mr. Peachy enter, dropped his work, advanced toward him with a bright welcome, and extended both hands. Seeing how busy he was, Mr. Peachy insisted that he had merely called to pay his respects, and would withdraw. "No, no, no," remonstrated the President; "the face of a friend from home is a sight for sore eyes. Peachy, I will not let you go" So they had a few words together. But Peachy, who was himself a busy Chancery practitioner, knew what interruptions like this meant, and at last succeeded in retiring, but under solemn promise to return and dine with Mr. Tyler.

At the hour appointed he returned, was ushered, without ceremony, into the same room, and found the President still up to his eyes in work. "Sit down, sit down," said he cheerily, "all will soon be through" It was perhaps half an hour before he was enabled, in his characteristic kindly way, to dismiss his assistants, and having done so he turned to Peachy with the air of a boy let out from school and exclaimed, "Now, Peachy, work is done and we'll have a good time together for the remainder of the day."

Truth is, Mr. Tyler cared nothing himself for eating and drinking. Politics he loved, and in them he found his meat and drink. Food was the most unimportant incident

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in his existence, and anything that allayed hunger and supplied sustenance satisfied him. This was so well known to his servants that they made little provision for him when he was alone

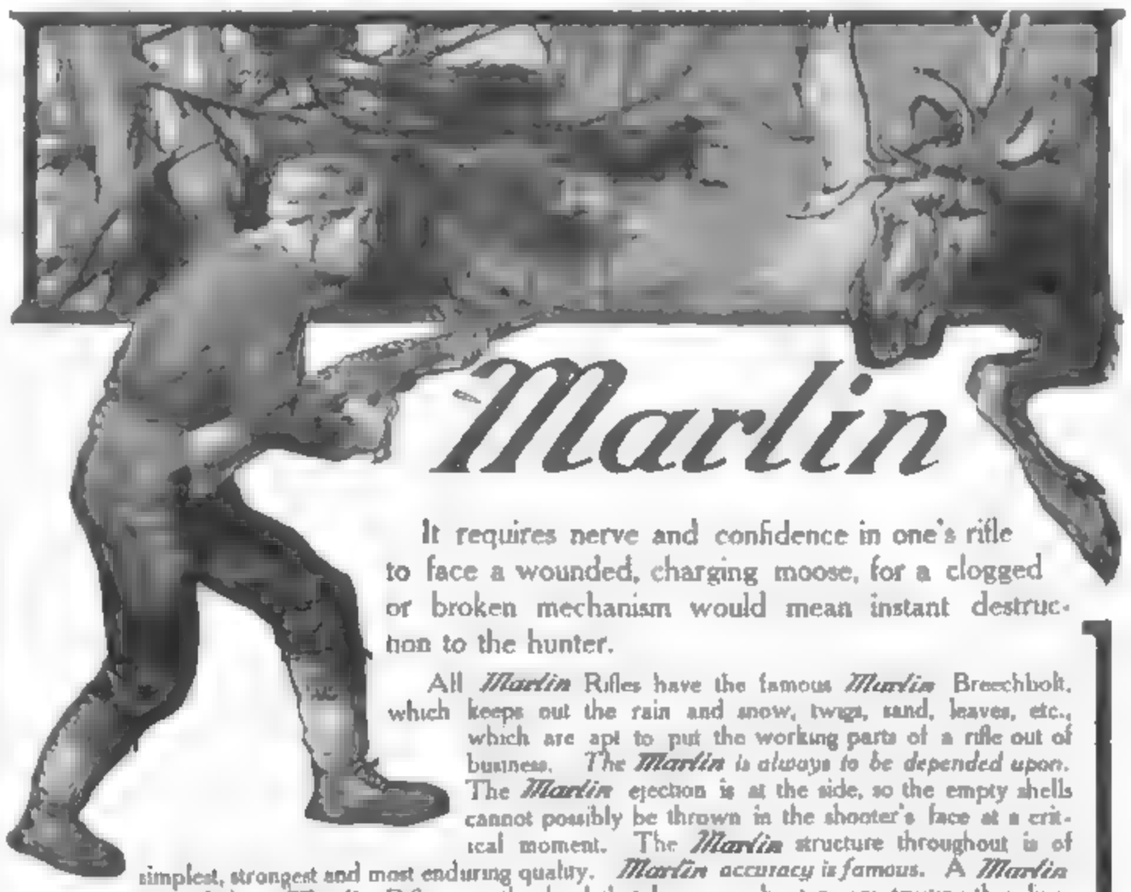
So engrossed had he been that day that after Peachy's morning visit he went straight back to work and forgot all about dinner until his guest reappeared. When they were alone the President summoned his butler. That faithful servitor, brought by him from his home, promptly appeared, bowing deferentially. "Well, Cæsar," said the President, "we are ready for dinner now. You may serve it as soon as you are ready. Mr. Peachy is to dine with us I hope you have something nice."

The butler stood aghast. After much hesitation he said: "I's very sorry to tell you, Mr. President, but dar ean't nuthin' in Gawd's worl' to eat fur dinner but dat ole ham bone you bin peckin' on fur a week, an' some turnip salad I picked up in market an' I thought to tempt you wid to-day. You never tole me nuthin' about company comin', an' I has fixed up nice vittles fur you so often an' seen you leave 'em ontouched on de table, or not come to eat 'em at all, dat I has kinder give up tryin', and now you's caught me nappin' sure 'nuff."

For a moment the President appeared sadly mortified and embarrassed. But Peachy knew him so well, and the situation was so characteristic, that he enjoyed his discomfiture, and the President himself, who had a keen sense of the ludicrous, joined in the laughter at his own expense, and led Peachy to the dining-room to make the best of their poverty-stricken repast. "Thank Heaven it was you!" said Tyler, as he saw the scant fare

During their meal of ham and turnip greens, a happy thought occurred to the President. "I'll tell you what I'll do, Peachy, to atone for this wretched entertainment," said he. "We'll send for the keys of the White House cellars, and you shall go yourself and take your choice." It was no sooner said than done. Peachy knew good wine and loved it dearly. Accompanied by the butler, the two were soon rummaging the dust-covered bottles in the Presidential cellars, and, according to Mr. Peachy's account, he never had such a frolic in his life. Tasting his lips, with the memory of that afternoon's entertainment fresh in his mind, he declared that it was the only time he ever had more good liquor than he could drink and no one to divide with him, for Mr. Tyler, who was very abstemious, cared no more for wine than for water, and, because of his conception of his duties as the host, only took enough to keep his guest in countenance

When my father returned from Brazil in the summer of 1847, Mr. Tyler had been in retirement for over two years and my grandfather had declined further reëlection to Congress. During all my father's residence abroad Mr. Sergeant had drawn his salary for him, honored his drafts, and generally managed his financial matters. My father and mother, with their three children, two of whom had been born while they were in Brazil, naturally visited Mr. Sergeant at his home in Philadelphia. Upon their arrival the complete accounts covering the years of my father's absence in Brazil were laid before him. They were drawn up in perfect form, bound with the red-tape then in vogue, and accompanied by vouchers for the minutest detail. And there was a check for the balance. An obsequious old law-clerk was at hand to explain every particular. While Mr. Wise examined them Mr. Sergeant stood with his back to the fire placidly awaiting the result. Seeing that the accounts were perfect, my father thanked him cordially for all his attention to his affairs and the business being finished, ventured into other conversation by suggesting: "Well, Mr. Sergeant, what of politics? You do not seem to be so much interested in them as formerly." "No, sir," said Mr. Sergeant dryly, "I have retired from politics altogether. When you demonstrated before the world that I could not govern my own family I thought it time to stop trying to govern the country." Until then my father had never known how deeply he had wounded Mr. Sergeant when he raised the point of order on him on the floor of the House. He did all he could to atone for it, for he greatly admired and respected Mr. Sergeant, but my grandfather never forgot it or altogether forgave it. Thus is why I say that the bitterness of the Tyler conflicts lingered in our memories long after they were over and history had forgotten them.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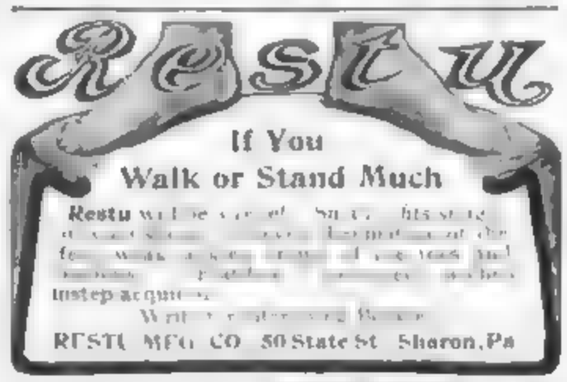

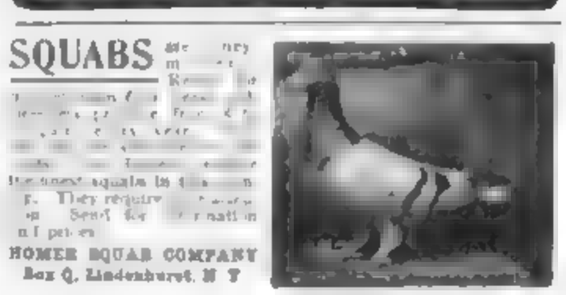

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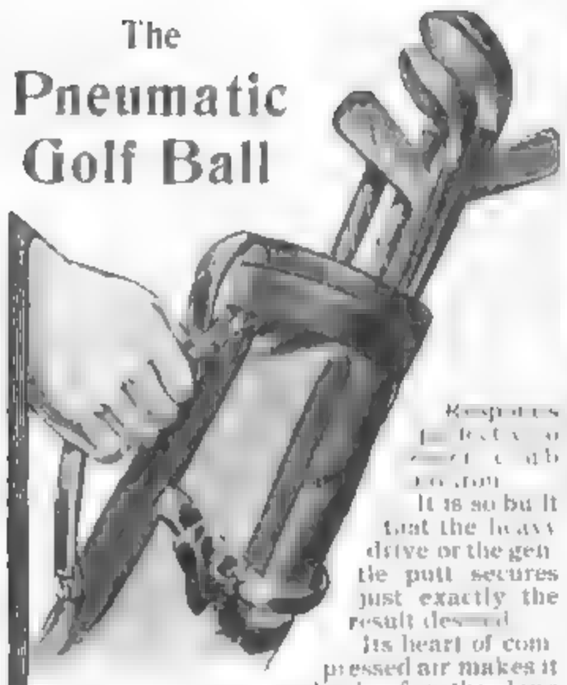

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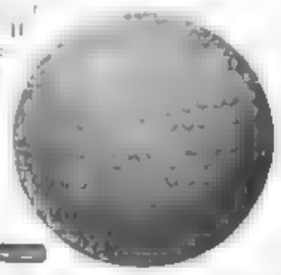

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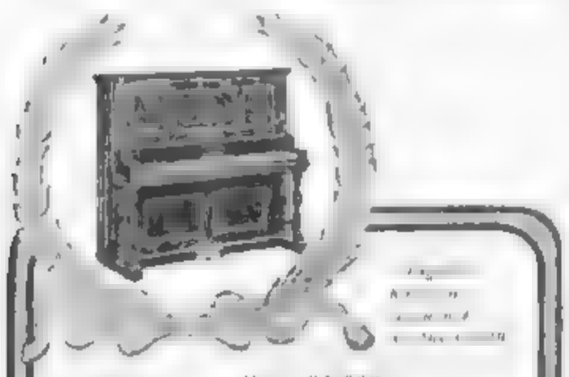

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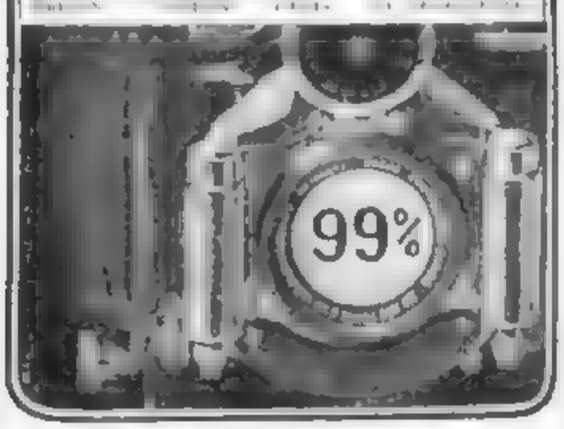


That List of Bassett's

(Continued from Page 7)

Sam, the porter, set my flat-topped big trunk outside in the corridor. Sam misunderstood the number of my room and set the trunk in the little blind square off which Benson's door opened. But I tipped him just the same; in fact, twice as much

I heard little Benson stumble against the trunk when he got home at 1:20 precisely; the little square landing was already dark and he must have come upon it unexpectedly. But he didn't swear; nothing perturbed Benson long. In just five minutes I saw the light he'd lit, through my open transom—his was open, too—and I heard his typewriter rattling off a volley, its clacking, crackling commentaries punctuated by the singing little bell and the almost as regularly rhythmic tearing across of each sheet of paper as he finished with it.

I waited years—years of moving the typewriter carriage back at the end of a line; years of insertions of new sheets. And, in spite of my excitement and the tension of my nerves, I laughed at myself as I sat there in a snug, short golf skirt and trim knit jacket, looking like an athletic, even acrobatic Cinderella, while my new, my first, my only ball gown lay spread in dainty fluffiness on the bed, waiting its chance, too.

I wondered whether either of us would be gratified. It must be neither or both I thought, as I sat there in the dark listening to the perpetual clatter in Benson's room. I couldn't see myself going to the ball, knowing I had failed, though everybody else there should be talking of my success. And I didn't dare to fancy myself on the way there with this thing accomplished, for that was enough to intoxicate me. And I'd need all the small wits I had before I got through.

It was half past six when Benson's bell sounded the last time and the typewriter gave a discordant screech as the last sheet was torn from it. It took Benson ten minutes more to get ready—he'd been working two hours without a second's breathing-space. I waited till I heard the patent lock on his door click behind him and he ran hurriedly down the stairs to his dinner.

Then, guiltily, I opened my door. Yes, guiltily. I felt as though the dim corridors were alive with suspicious eyes. They weren't. Everybody was downstairs at dinner. All I could hear was the opening of a door now and then and the porters scurrying busily about in the hall below.

It didn't take me a minute to get to Benson's door and on top of my trunk. And with a good grasp on the lower edge of the open transom, I was just about to slip through when

I heard a heavy step in the hall behind me!

Oh, I'll never forget that minute! It serves you right, Rhoda Massey (I cried bitterly to myself). You *will* be famous now. Your very own office will hoot at you. You greedy little pig, why couldn't you be satisfied?

But I didn't have much time to scold Rhoda Massey, for the steps came nearer and nearer till I could see Black Sam, the porter, a heavy suit-case in either hand

He saw me, too, in the same minute, and the necessity for a quick fib almost made me dizzy.

"Can't—can't you take time to fix this transom for me, Sam?" I gasped, sliding to the floor. (I was sure it wouldn't occur to him that not this one, but the next room was mine.) "It w—won't stay open and the room's awfully close."

"Suttinly, miss." He sprang upon the trunk and wedged the thing open with a wad of paper

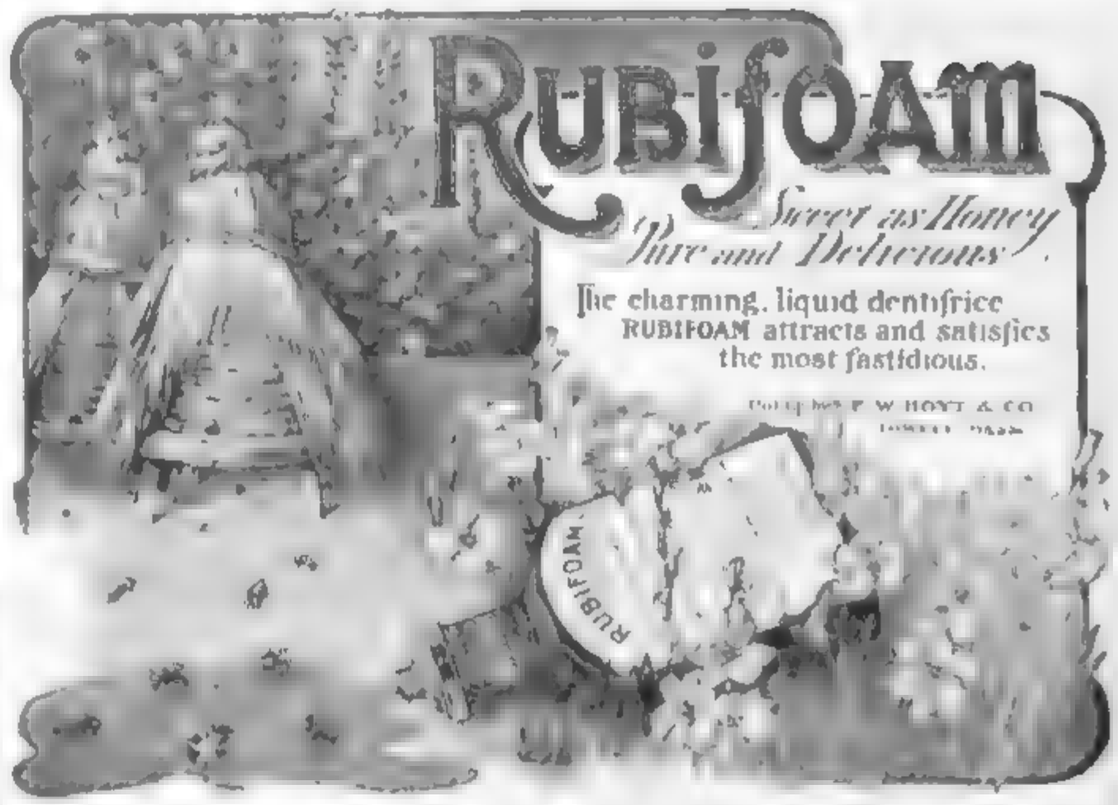
"My purse's inside," I explained as he waited expectantly. "To-morrow, eh?"

"Oh, that's all right, miss! You newspaper ladies ain't so stingy with tips as plain, common ones," he chuckled

Just as though a newspaper woman could afford to be stingy with tips!

I waited as he went shuffling away, and the banging of my heart seemed to die away with the lessening sound of his footsteps Then quickly I climbed on the trunk again, and in a second I was through the transom and hanging inside Benson's room by my finger-tips.

For a moment I swung there. The room, being on the garret floor, wasn't high, but the couple of feet that separated me from the floor (a yellow journalist's education ought really to include athletics) terrified me. It must be nice to be a man; you can



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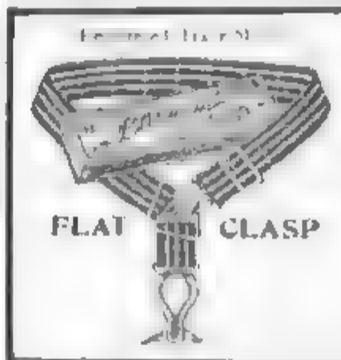

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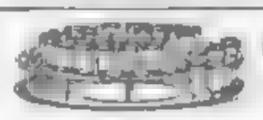

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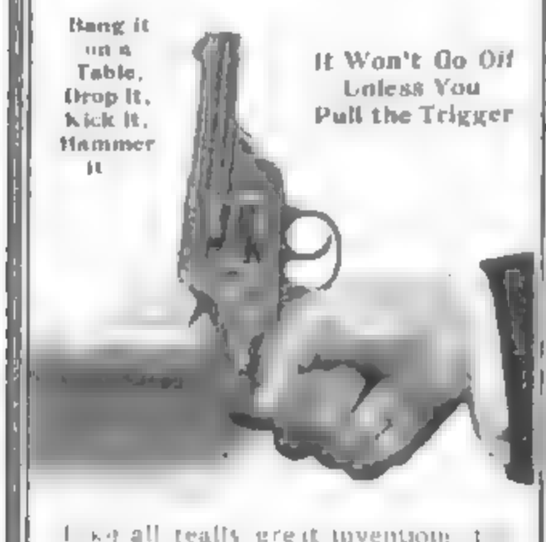

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count on so many more inches, and inches count when you're hanging by your fingertips. When I did let go it was because I had to, and the fall gave my ankle a nasty twist

But I limped gleefully over to Benson's desk. There was that blessed basket full to the brim of half-sheets, just as my fondest fancy had painted it! I took a towel and, spreading it on the floor, turned the basket upside down, and dumped every bit of paper into it. Then I knotted the ends tight and slung it over my arm

Oh, it was easy—easy! All I had to do then was to open the door and, instead of letting it latch itself behind me, leave it slightly ajar. I was out. I had got my back to the door fortunately, most fortunately, and I was giggling to myself with delight when—when, as though shot from out of the blue, Benson appeared before me

I bent over quickly (almost double, to hide my bundle) and in a voice of anguished uncertainty, the voice of the female in distress because something's given away, I stammered:

"I—I beg your pardon, have you got a pin?"

Oh—and to Benson, bashful Benson, who can't talk to a woman without blushing to what was once the roots of his hair.

In spite of my terror and agitation I wished I could see his face. I couldn't. But I could hear his embarrassed voice.

"N—no, ma'am," he bleated. "But—but shall I go downstairs and get you one?"

"Please," I faltered.

And with a fleetness that betrayed his emotion he ran downstairs.

By the time he got back I was safe in my own room. How relieved he must have been not to find me! I waited there in the dark, listening. I was wondering, should he notice the empty basket under the desk, whether he'd conclude that some housemaid had been cleaning up. But I needn't have worried. He was able, evidently, in his methodical, old-maidish way, to put his hand on the thing he wanted in a minute, and, slamming the door behind him, he was out again and down the stairs

So was I. I got to the door of my old room and had my shorthand man at work within five minutes. While he transcribed, I was matching ill-assorted halves. We must have worked together for hours, and we didn't hit upon that list of purchasable legislators till nearly the last page. I didn't realize how long we'd been at it—I was so absorbed in it all—till a bell-boy came up with a great bunch of roses.

From Ted I looked at my watch Nine, and we were to have started for the Capitol at half-past.

"Tell Mr. Thompson," I said to the boy, "that Miss Massey has hurt her ankle and can't be ready till ten."

Then we went at it again. I gave that shorthand man an order on the office for a hundred dollars for his evening's work and as a reward for discretion. But I didn't tempt him too far. I didn't let his transcription go out of my hand till I had filed it with the telegraph operator. And every single one of those half-sheets of Benson's I tied carefully back in the towel. Then I dismissed the stenographer.

Then upstairs once more, up on the trunk (I hadn't counted on Benson's springing the lock of the door again), over on the most undignified of details—say that the writer's is a sedentary life!—another wrench of that unfortunate ankle, the papers dumped back into the basket, and Rhoda Massey back in her room with two maids to help her get into her ball gown.

. . . . . .

Said Ted as we paraded through the crowded hall:

"I wish some miracle might make life all one long inaugural ball, in which one's partner is a witch in pink with an ankle damaged just enough to prevent her dancing away with other men. Are you aware how triumphantly sweet you look, Miss Massey?"

I shook my head. I was trying to get calm—calm as statuesque Miss Chipchase, for instance, who was coming toward us on Senator Newberry's arm. But really, I was intoxicated with success—and Ted's praise.

"I don't believe you," he said, getting in front of me as I nodded over at them both. Mary Chipchase was the heroine of one of my biggest stories. "Besides, you've got to look at me—don't waste smiles on politicians; they're notoriously ungrateful. . . . Rhoda, when are you going to give up newspaper work?"

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"I say, Rhoda"—he was bending down now and there was something shining in Ted Thompson's eyes that I'd never seen there before. "Try, do—do try. Let's try together. I'll accept McCabe's offer and reform and be a solid, substantial, stiff old desk man. I'll get in and write the things I've only talked about hitherto. I'll basely undermine McCabe, if you say so, and take his job away from him. I'll set the bay afire; I'll—oh, Rhoda, I'll worship you all my life, sweetheart, if you'll only let yourself care for me!"

"It's—it's the gown," I stammered. "Ted, and the music and the flowers. You—you wouldn't have said—all this if you had seen me an hour ago."

He looked at me quickly.

"What are you up to? . . . Oh, what do I care! What do I care! You haven't said no. Glory, hallelujah, Rhoda Massey, you haven't said it! And you would have said it quick enough if ——"

"Miss Massey"—it was Newberry's voice—"what's this latest sensation that's been wired up from the city? Are you going to keep us stirred up with a daily bombshell?" He was smiling delightedly. "I thought you two were deadly rivals. What are you plotting together?" he added, looking at Ted, while Mary Chipchase and I renewed acquaintance.

"Oh, that's all done." There was a break in Ted's voice that melted the very heart within me. (Oh, it's wonderful that a man can care so much for a girl, as wonderfully glorious as it is to be the girl!) "We're all in the same family now," he went on merrily. "I've gone over to the News. Behold Ted Thompson, News Editor!"

"I congratulate you. Then perhaps you can compel this young woman to tell us how she got the complete report of this afternoon's secret session, including a verbatim copy of the Bassett list that the whole State's mad to see."

"No!" Ted looked at me. "Scooped me, have you, Rhoda Massey, taking base advantage of my—my preoccupation?" he went on quizzically as I looked up apprehensively. "Tell us, how in the world did you do it?"

But I wouldn't. Do you suppose I'd tell this new Ted Thompson a thing like that? I might have yesterday. But now . . . !

Baby Bullet: The Bubble of Destiny

(Continued from Page 11)

farmer's gig. Miss Schell, with a convulsed expression, and holding the tiller with the desperation of a drowning man clutching an oar, was guiding the unruly Despardoux on its frenzied career. It seemed to feel that authority was relaxed, and that it was at liberty to take every advantage of this pale and trembling beginner—rushing, and kicking up, and balking, and slewing round, and in a hundred ways scandalously misbehaving. After repeated attempts it finally managed to bump into Sutphen's rear lamp and smash it all to pieces, destroying its own gas headlight in the process. It next tried to nip the steel step of the big car, with a disastrous reaction on its own radiator tubes. It seemed to think it a good joke, too, to skid its rear wheels with the emergency brake, and handicap the tow by adding three tons more to the traction!

But Miss Schell did not allow these trifles to interfere with her enjoyment, and hung on like grim death, fiercely exultant in Baby's devastating course. When at last they halted she could hardly unclench the fingers of her hand, so cramped had they become by their long and tenacious grasp of the tiller.

It was delightful to camp like that beside the road, their tablecloth one of the rugs from the car, and others comfortably spread out by way of seats. It was a relaxing and confidential moment, with teacups passing, and buttered scones, while every one laughed and talked with the zest of children at a picnic. Sutphen offered a prize for the best name for his car. If they were to

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go on together Baby would continue to be called Baby, but his would speedily degenerate into "the other." That didn't suit him at all, he said. He wanted something that would stand up well beside Baby Bullet.

Alphonse proposed the "Passepartout," after Phineas Fogg's immortal valet; and when this was dismissed as too Frenchy he followed it up by "The Yellow Peril!"

"But we aren't yellow," said Sutphen, "and aren't a peril—so I think we'll count you out on that, Alphonse. Besides," he went on, "it's a mistake to give such names to cars. I had a friend once who was arrested for speeding, and the evidence was pretty well in his favor til somebody popped up and wanted to know what the car was called. He blurted out, 'Skinned Lightning,' which, of course, instantly cost him fifteen dollars!"

"What do you all think of 'Baby's Brother'?" said Essy. "It sounds sociable and friendly, and gives it a kind of family ring."

"'Baby's Brother' is good," said Sutphen judiciously.

Miss Schell shook her head with decision.

"It's too confusing," she said. "It's like naming them both the same. They'd wind up by being Big Baby and Little Baby—which wouldn't do at all!"

"My own idea would be something like 'The Flyaway,'" said Sutphen. "Over the hills and fly away—see?"

"Save that up till you get an airship," said Essy. "Besides, I'd always think of it as 'over the hills to the poorhouse'—which is so true of automobiling that it would always hurt."

"I was on a cattle ranch once," began Miss Schell, laying her hands in her lap, and collecting eyes in an austere schoolma'am fashion, "and there was a bronco there that everybody dreaded to ride. But there were so many of us that it had to be ridden, anyway. When people would get off they always gasped out: 'Gee whiz, what a horse!'—'Gee whiz, did you ever see anything like that!' Finally the vaqueros got on to it, and actually named it Gee Whiz—which is still its name, if it hasn't killed itself since climbing trees or trying to dance on one leg! Now, why not Gee Whiz for the big car?"

The name was received with acclamation. It was so patriotically American, so suggestive, so breezy and friendly. Miss Schell leaned back with the proud consciousness of having scored a hit. Sutphen proposed that Gee Whiz should be christened forthwith. But it was all very well to say christened; the question now became what with? Water was unlucky; tea, in such a connection, was almost degrading; champagne was the proper thing, or a flask of good old Bourbon—and they had neither. Essy came to the rescue with a bottle of eau de Cologne. Sutphen remarked there was something sweetly innocent about eau de Cologne, and yet no one could say it wasn't spirituous, for there had been well-known instances of women becoming dipsomaniacs through its use. He knew a governess once who used to take a few drops of it on a lump of sugar, and get very happy and talkative.

The christening took place with becoming formality. Sutphen gave his arm to Essy, while Alphonse grandiloquently offered his to Miss Schell, and the little party assembled beside the upraised bonnet of the big car. Two passing children were called up, and were promised sixpence each to cheer.

"You're the multitude," said Sutphen to the two little tots. "The moment the pretty lady breaks the bottle you are to raise a shout, and throw your caps in the air!"

Wonderingly, they were rehearsed in this part of the program, and obediently raised a solemn little sample cheer.

"Louder!" demanded Sutphen.

"A whole sixpence-worth of yell!" exclaimed Essy.

"Like this," added Alphonse, suddenly going off in a series of blood-curdling screams.

"Now!" said Sutphen, putting up one hand impressively.

"I christen thee Gee Whiz," said Essy, breaking the bottle on one of the cylinders.

"Hurrah!" shouted the multitude with painstaking enthusiasm.

They were left on the highway, munching cake, and each with a sixpence in a grubby little paw, while Gee Whiz and Baby Bullet whisked away in a cloud of dust.

(TO BE CONTINUED)

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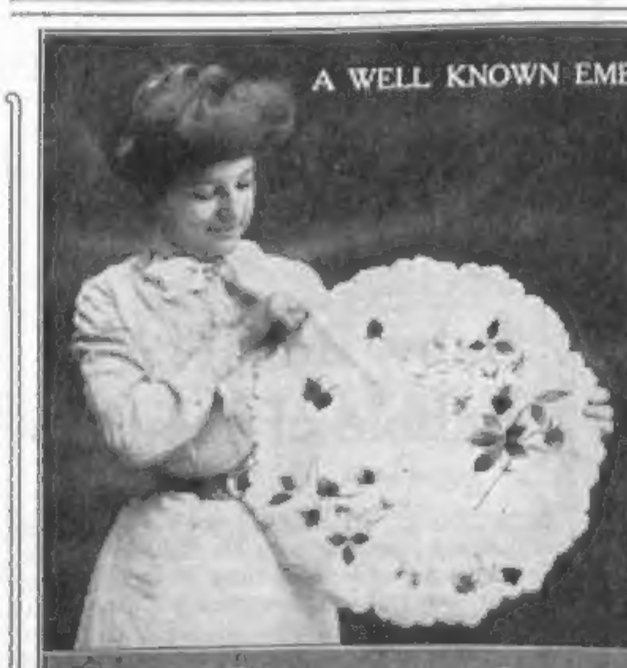

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THE CIRCULATION BUREAU, THE SATURDAY EVENING POST, PHILADELPHIA

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